

ATARI® 800™

PERSONAL FINANCIAL MANAGEMENT SYSTEM™




ATARI® A Warner Communications Company 

MODEL CX406
USE WITH ATARI® 800™
PERSONAL COMPUTER SYSTEM
ACCESSORIES REQUIRED

The ATARI Personal Financial Management Sysem™ is a data base system designed to help you plan and analyze your budget. Use it to keep track of all financial transactions including cash, checking accounts, savings accounts, and credit card use. Your records can be sorted by category, date, or payee.

It also allows you to set budget goals and generate charts and printouts that follow budget progress. You can analyze your budget by selecting an expense category and determining its percentage of your total budget. The program allows you to use present data to forecast future trends.

THIS PACKAGE CONTAINS:

- This Handy, Easy-to-Use, Notebook
- Instruction Manual
- System Diskette I (Model CX8113)
- System Diskette II (Model CX8114)
- 1 Blank Diskette (Model CX8100)
- Quick Reference Card

SYSTEM REQUIREMENTS:

- ATARI® 800™ Personal Computer System
- ATARI 810™ Disk Drive
- ATARI BASIC (Computing Language) Cartridge (Model CXL4002)
- Minimum RAM Requirement: 32K
- Television or Video Monitor (Monitor requires ATARI CX89 Color Monitor Cable or ATARI CX82 B&W Monitor Cable.)
- Blank Diskettes (Model CX8100 or equivalent)

OPTIONAL ACCESSORIES:

- ATARI 820™ Printer, ATARI 822™ Thermal Printer, or ATARI 825™ 80-Column Printer with ATARI 850™ Interface Module

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ATARI® 800™

PERSONAL FINANCIAL MANAGEMENT SYSTEM™

INSTRUCTION MANUAL

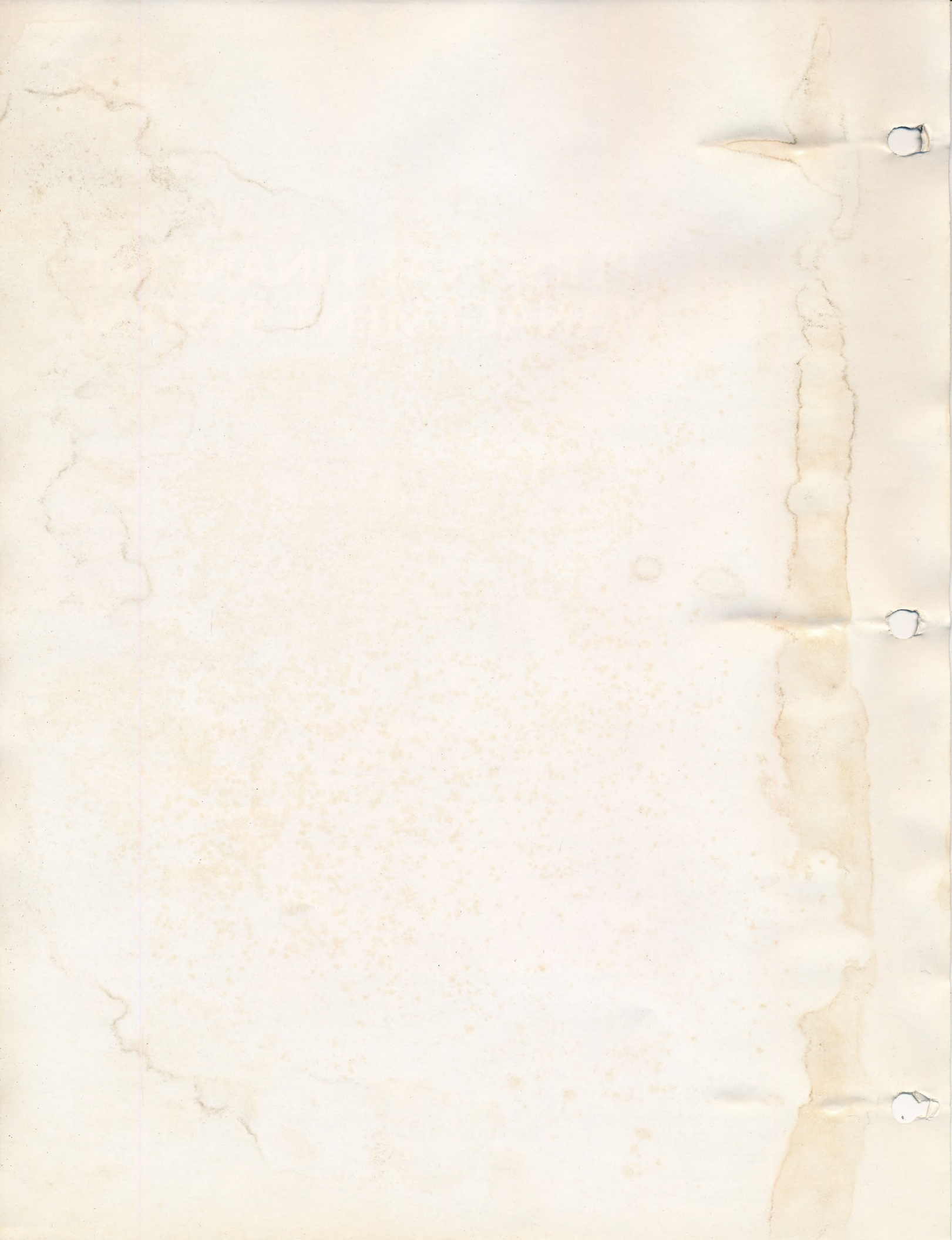


A Warner Communications Company




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Use with
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PERSONAL COMPUTER SYSTEM



PERSONAL FINANCIAL MANAGEMENT SYSTEM™



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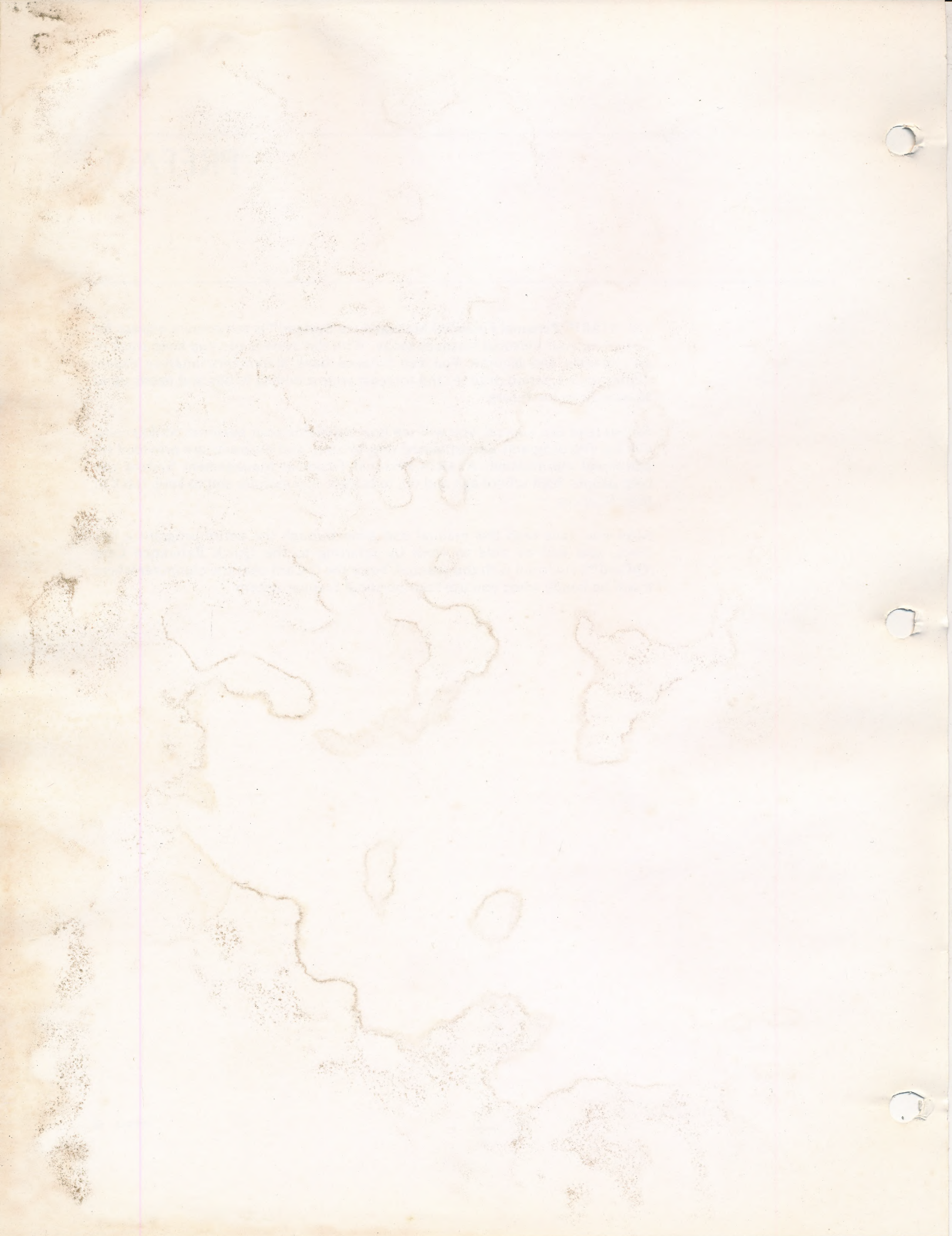
MANUAL AND PROGRAM CONTENTS © 1981 ATARI, INC.

PREFACE

The **ATARI® Personal Financial Management System™** is tomorrow's answer for budgeting your personal finances today. With this system you can keep track of all expenses and income. You can balance bank statements, analyze expenditures over a period of time, and forecast your spending habits and needs up to 30 months in the future.

As you read this manual, you will see how enjoyable your personal bookkeeping can be. The programs are explained step by step, and diagrams are provided for additional clarification. ATARI's Personal Financial Management System can help people, high school age and up, to budget successfully and to keep track of their finances.

After you have read this manual and gone through the entire program a few times, you will be able to work by referring to the Quick Reference Card (**Q-Card™**) enclosed with this manual. Store the Q-Card near the computer where it will be handy when you use your personal finance system.



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HOW TO USE THIS MANUAL

The **ATARI® Personal Financial Management System™** is composed of six program modules:

- Create
- Record Keeper
- Checkbook Balancer
- Budget Manager
- Budget Analyzer
- Budget Forecaster

These modules are on two System Diskettes. System Diskette I contains the Create, Record Keeper, and Checkbook Balancer modules. System Diskette II contains the Budget Manager, Budget Analyzer, and Budget Forecaster modules.

Each module is discussed in the most likely order of use. Following is a brief explanation of what you can accomplish with the modules.

Note: When you begin entering your data, you will see a white square on the television screen that moves each time you press a key. This square is called a **cursor** and indicates the point at which you are entering data.

You will use the Create module each time you prepare a new diskette to store the data entered into the computer. An additional use of the Create module will be to copy the data from one diskette to another.

The Record Keeper serves as the primary module which you use to enter financial transactions into the data base* (basic information), edit information already in the data base, or print information from the data base. You **cannot** enter budget information such as budget goals or budget types through the Record Keeper module (the major difference from the Budget Manager module).

***Note:** A data base is a systemized form of records in a file. The information you enter into the computer is stored in files on the diskette. All the files together, in this case, are your personal financial data base.

The Budget Manager module is the primary means of entering your budget information into your data base and onto diskette. This module differs from the Record Keeper in that you enter your budget information (type of expense and goals) through the Budget Manager module, but not financial transactions (such as check writing, cash expenditures).

The Checkbook Balancer module will help balance your checkbook on a monthly basis. Entering the canceled checks from your bank statement and entering all other activity in your checking account into the computer will give an easily accessible, readable, and understandable accounting of your banking activity.

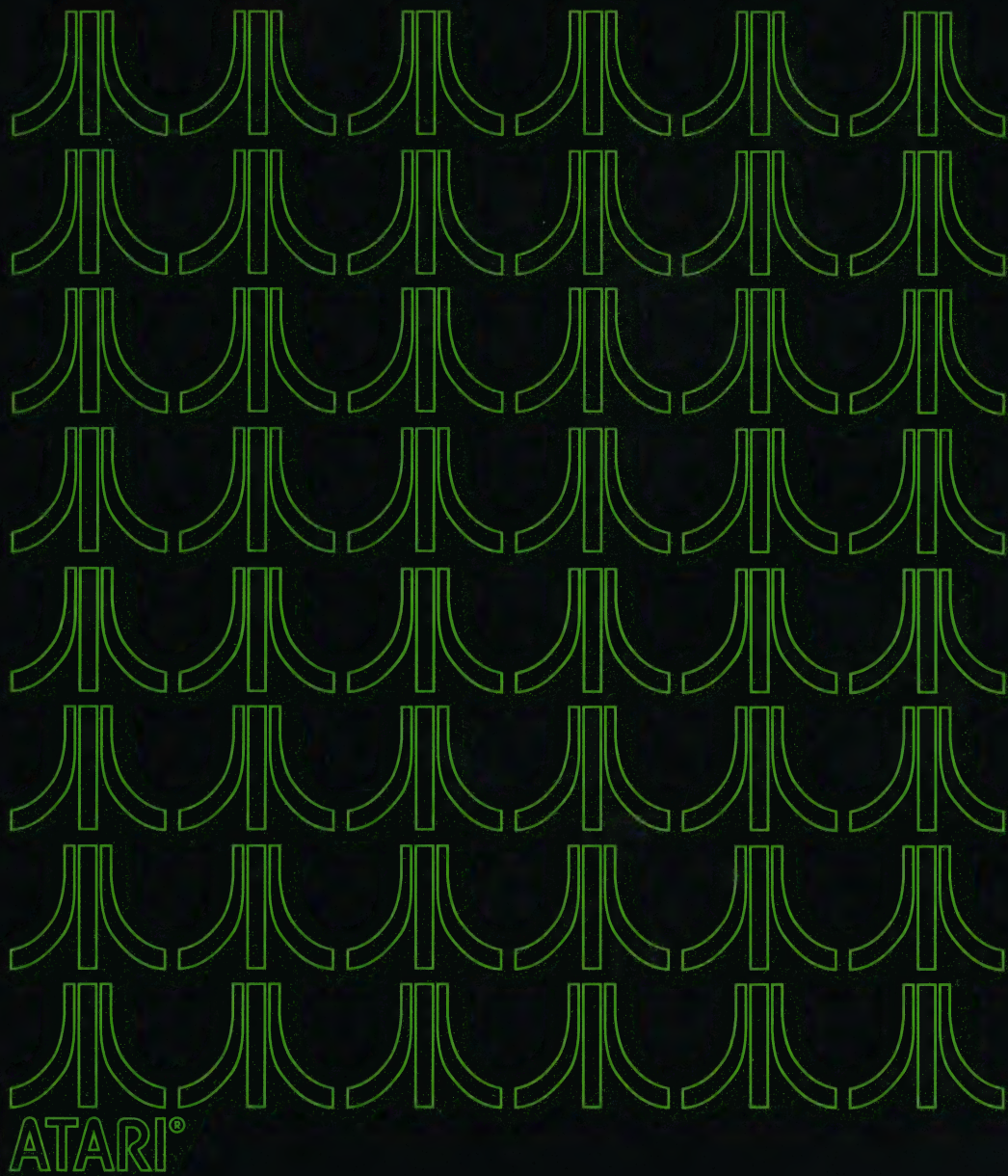
The Budget Analyzer module analyzes the budget information you have entered into the files and onto diskette. You can do an analysis at any time to see how well you are staying within your established budget goals.

The Budget Forecaster module will forecast your budget up to 30 months ahead based on your previous income, expenses, and spending habits as entered into the data base. The forecasting is accomplished in three ways:

- Through averaging your expenses to date
- By showing the trend of your expenditures
- Taking your expenses on a seasonal basis and projecting them in the same way

Each forecast is presented to you via a bar chart or listing (converting the bar chart information into text). The listed version can be displayed on the television screen or listed through the printer (if you have attached a printer to your **ATARI® 800™ Personal Computer System**). Similar to the Budget Analyzer, you probably will not use the Budget Forecaster until you have been entering information into the data base for at least two months in order to receive a significant forecast.

We suggest you read through the entire manual to gain a general idea of how to perform the various functions. The next step is to follow the instructions for getting the data diskettes ready. Then use the worksheets on pages 12 and 13 of this manual to plan your budget and the information you want to enter into the data base. After you have done this, you will be prepared to enter your first set of categories into your ATARI Personal Financial Management System.



SETTING UP

Before you can work with the Personal Financial Management System, you need to set up your ATARI 800 Personal Computer System and the **ATARI 810™ Disk Drive**. For complete instructions please refer to the *ATARI® 800™ Operator's Manual*, the *ATARI® 810™ Disk Drive Operator's Manual* and the operator's manuals supplied with the other peripheral equipment you have purchased.

Included with your ATARI 800 Personal Computer System is an ATARI BASIC Computer Language cartridge. In order to use the personal finance program, you must insert this cartridge into the left slot of your computer console (see Figure 1-1).

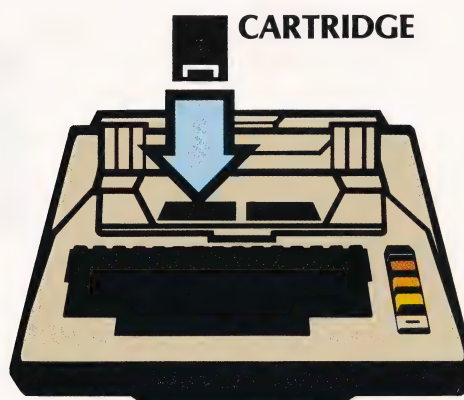


Figure 1-1 Inserting the ATARI BASIC Cartridge

Your Personal Financial Management System is designed to be used with only one disk drive. Therefore, if you have more than one disk drive attached to your personal computer system, only turn on the drive that you have set as Drive 1.

Inserting a diskette into a disk drive is a simple, but very important procedure. An improperly positioned diskette can cause damage to the diskette which, in turn, causes problems with the programs and data on the diskette.

1. Turn the television set and disk drive on. (Do not turn the computer on at this time.)
2. Wait for the BUSY light (top red light) on the disk drive to go off.

3. Remove System Diskette I from its protective paper sleeve.
 - Hold the diskette **ONLY** by its black, sealed envelope, and **DO NOT** try to remove the diskette from this envelope.
 - **DO NOT** touch any of the exposed surfaces of the diskette, because you may destroy its read-write capabilities.
 - **DO NOT** hold the diskette by placing your fingers through the center hole.
4. Hold the diskette with the labeled side up, the label toward you (see Figure 1-2).

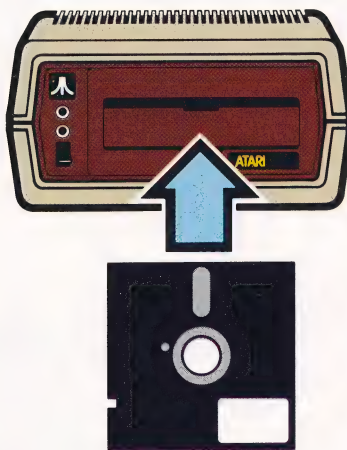


Figure 1-2 Inserting a Diskette

5. Open the door to the disk drive by pressing the button below the drive door. Slide the diskette in gently but firmly.
6. Close the disk drive door.

When you have completed the routine of inserting System Diskette I into the disk drive, you are now ready to begin using the Personal Financial Management System. To introduce you to the keywords, terminology, and functions you will use, let's bring up the System Menu onto your television screen by following the steps below:

1. Turn the computer power switch, which is on the right side of the computer console, to ON.
2. The ATARI logo will appear on the screen first, followed by the System Menu (see Figure 1-3).
3. You are now ready to begin your program. After reading the explanations of key functions and terminology, you will find detailed directions for each module under the appropriate section headings.

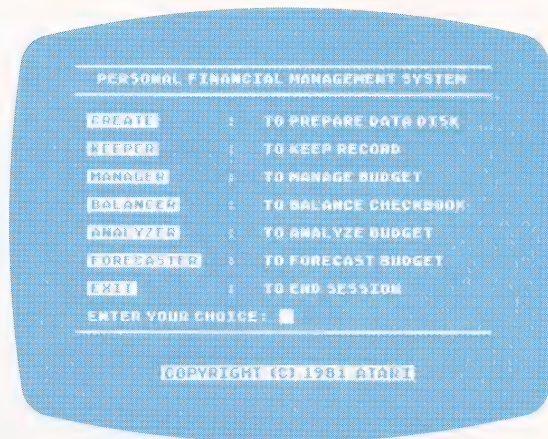


Figure 1-3 The System Menu

THE SYSTEM MENU

The System Menu is your starting point each time you want to work with your Personal Financial Management System. The System Menu is similar to a restaurant menu; i.e., you indicate your selection to the computer by typing the keyword (shown in inverse video) on the left side of the screen. On the right side of the screen is a brief description of what you can do with each module. For detailed explanations of the Create, Record Keeper, Checkbook Balancer, Budget Manager, Budget Analyzer, and Budget Forecaster modules, refer to the individual discussions of these functions.

TERMINOLOGY AND FUNCTION KEYS

Keyword. The keyword represents the function(s) you may want to perform in each menu of your Personal Financial Management System. When making your selection, it is not always necessary to type the entire keyword. Frequently, the first letter of a word is enough, provided no other selection on that menu begins with the same letter. When this does occur, you need to type enough of the keyword selection to make it unique. For instance, in the Record Keeper Menu (see Figure 1-4), three of the selections are ENTER, EDIT, and EXIT. Therefore, you could not type an "E" for your selection or the message prompt E IS INVALID! will appear on the bottom of the screen. In this case, you must type at least the first two letters of your selection to differentiate it from the others.

Note: When you type in a keyword entry, **IT MUST BE IN CAPITAL LETTERS.** If you accidentally go into the lowercase mode, simply hold down the **SHIFT** key while depressing the **CAPS LOWR** key. This will put you back into the uppercase mode.

System Menu. The System Menu, as seen in Figure 1-3, is the first menu that appears on the screen after you have booted (started up) your computer system. From the System Menu you can access any of the modules you need.

Warning: It is **imperative** that you exit from your personal finance program through the System Menu (when you have finished your work for the day). If you simply turn the computer and disk drive off from anywhere in the program, you will lose **ALL** the information entered on the Data Diskette during the current work session.

Main Menu. As you bring up a program module, the Main Menu appears on your screen. From this, you choose the subfunction you want to perform. Figure 1-4 is an example of the Main Menu from the Record Keeper module.

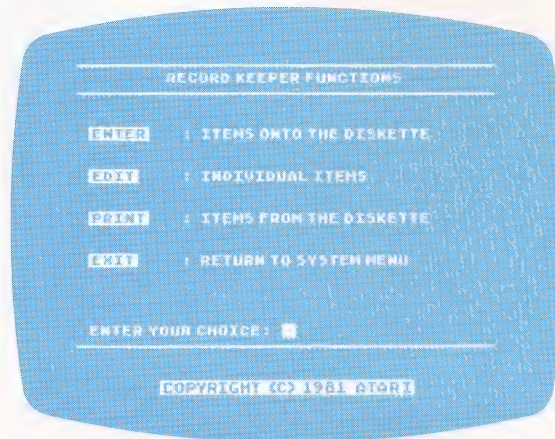


Figure 1-4 Record Keeper Main Menu

System Diskettes. System Diskettes contain the programs (software) that make up your Personal Financial Management System. System Diskette I contains the programs for the Create, Record Keeper, and Checkbook Balancer modules. System Diskette II contains the programs for the Budget Manager, Budget Analyzer, and Budget Forecaster modules.

Note: If at any time you insert the wrong program diskette, a message will prompt you to INSERT THE OTHER PROGRAM DISKETTE.

Data Diskettes. Data Diskettes are the diskettes on which you store the information entered into the computer. The diskettes available as Data Diskettes are the ATARI 810™ Blank Diskettes (CX8100), or ATARI 810/815 Blank Diskettes (CX8202). A blank diskette is included with your Personal Financial Management System for this purpose.

You should classify the Data Diskettes as either CURRENT (the diskette you are currently putting information on) or as a dated diskette. An appropriate reference for the dated diskette would be the dates of information covered on that diskette. You can develop your own system of classification as you increase your files. Any system comfortable for you is acceptable, as long as you enter current transactions on the CURRENT diskette. If you have a lot of monthly transactions however, you may want to prepare a new Data Diskette for each month.

Caution: If you allow the diskette to run out of space in the middle of the month, it will cause you a great deal of inconvenience in all future operations. The computer will alert you when the available disk storage space is near capacity. When you are ready to begin a new month, you are urged to return to the System Menu and then go to the Create module to prepare the next Data Diskette. (See the instructions under the Create module section of this manual.)

RETURN Key. Throughout this manual, you will see **RETURN** following a command or statement. This means you are to press the **RETURN** key (see Figure 1-5) after entering that command or after typing data into the system. By pressing **RETURN**, you are telling the computer to accept and enter onto the diskette the information you have typed.

In many situations you will find you only have to press the **RETURN** key to enter a response. This is called a *default*, meaning the program expects a particular response. Usually this occurs when you are in a "yes" or "no" situation. The screen will prompt you by indicating the default answer. For instance, if the default is a "yes" and your answer to a question is "yes," then a "Y" will automatically appear at the cursor location. All you do is press **RETURN** to enter your answer.

START Key. When you want to return to the Main Menu of a module, press the **START** key (see Figure 1-5). In most circumstances, the prompt message PRESS START FOR MENU will appear at the bottom of the screen.

OPTION Key. When you are in an Edit format, the **OPTION** key allows you to bypass certain entries when you do not need the requested data, as discussed later in this manual.

SELECT Key. The **SELECT** key allows you to search categories for the required data in the Budget Analyzer and Budget Forecaster modules.

SYSTEM RESET Key. The **SYSTEM RESET** key (see Figure 1-5) should not be used. When you press this key, anything on the screen you have not entered (by pressing **RETURN**) will be lost. The system returns to the beginning of the program and redisplay the System Menu.

Note: If you should get a BOOT ERROR message on your screen at any time, please refer to the HELP! section of this manual.



Figure 1-5 Location of Function Keys

GETTING STARTED

GENERAL DATA ENTRY INFORMATION

The following list contains rules you should follow when entering data into your Personal Financial Management System. When a special situation occurs, it will be indicated at the appropriate time in the manual. The list below is relevant throughout the personal finance program, and you should read it thoroughly before continuing.

1. You can establish up to 128 categories and subcategories. As you set these up, it is advisable to review the list of names you already have entered. You may find a file into which you can place your new data. Do not try to name a category **ALL**, as this term is reserved for use by the system.

The key to establishing a logical, functional data base, is to *plan* your budget. Know what categories you will need based on your current living requirements. You can add new categories as they are necessary, but your basics will be established.

Note: You should use the **ADD** format of the Budget Manager module to establish your budget categories and subcategories in the data files. This will help you plan your budget more effectively.

When you establish a category name, *do not* use any commas, or the program will give you an error message. This happens because a comma will automatically be inserted by the program after the subcategory name is established (both category and subcategory are displayed together; i.e. *automobile, fuel*).

2. When you enter your budget categories through the Record Keeper module, it is important to remember you are entering the category names and subcategory names, and **not** the budget information such as budget goals or budget types. Therefore, in order to complete the information in the data files on the Data Diskette, you must use the MODIFY format in the Budget Manager module to enter the budget type. If you fail to follow this procedure, your budget goals will be reflected as 0.00 (zero) when you want an analysis of your expenses and income. The budget type of T (Transfer), I (Income), F (Fixed), or V (Variable) will automatically be assigned by the program and may not reflect a true picture of your finances.
3. Occasionally, you will see the category of TRANSFER automatically assigned to your data entry. The purpose of the TRANSFER category is to protect you from having a double entry in your data files. A subcategory should be assigned in a TRANSFER category so you know what you transferred.

For instance, if you use Credit Card X for a purchase, you will be entering it in the credit card section of your data files as a category. Then when you want to pay the bill, you will be entering the check in the CHECK Entry format of the Record Keeper module. The category of TRANSFER is assigned when you enter the check written to the credit card company, so the expense is recorded and calculated only one time. When TRANSFER is the category, Credit Card X should be established as the subcategory for your reference.

4. When you establish a subcategory name, you can use a comma if necessary.
5. You cannot have *more than* a total of 30 characters, including spaces, in the category and subcategory names combined.
6. DO NOT mix *income* and *expense* budget types under the same category name. By doing so, you will get an inaccurate analysis of your income and expenses when you use the Budget Analyzer module. For example, if you own property which you rent, the category might be called *Property*, and the subcategory might be *Rent* (which would be an income budget type), and another subcategory might be *Repairs* (an expense budget type). When you are ready for a budget analysis, and you request the category of *Property*, these two subcategories will combine for the analysis, but will not give you a true income versus expenses situation. Another example would be a category called *Investments* and the subcategories of *Bought* and *Sold*. The *Bought* is your expense, and the *Sold* is your income. The two combined in an analysis would not produce a true picture of the category.
7. To enter a date, use the 00/00/00 format. However, if the entries have single digits in them, it is not necessary to type the leading zeros. For instance, January 1, 1981 could be entered as 1/1/81.
8. To enter a dollar figure that has no cents involved, it is not necessary to type the trailing zeros. For instance, \$10.00 can be entered as 10., \$5.00 as 5., and so on.
9. To type the function you want to perform, you need only type the first letter or first few letters of the word and then press **RETURN**, providing those first letters are unique to the list of functions. For instance, if you have a choice of Edit or Exit, typing an "E" is not enough for either one; you must type "ED" or "EX" depending on what you want to do.

ERRORS DURING INPUT

When you are entering data and make a mistake (other than a spelling error), which does not conform to what the system expects, an error response will occur after you press **RETURN**. The indication of such an error is a low tone with a message displayed at the bottom of the screen (see Figure 2-1). The mistake is erased and you will see the cursor back at the input position. You can duplicate the error shown in Figure 2-1 by typing **E** **RETURN** with your Record Keeper Menu on the screen (make sure the volume on the television set is turned up so you will hear the sound of the low tone).

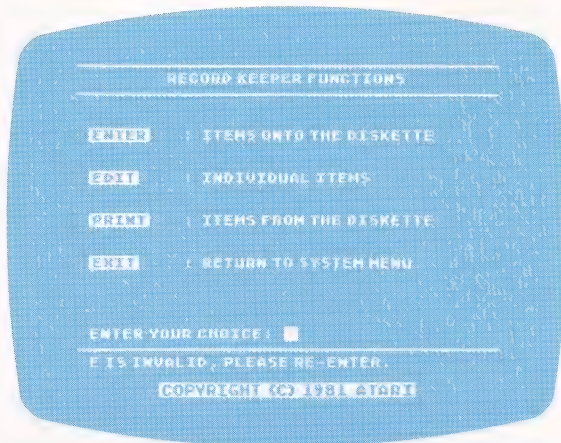


Figure 2-1 Record Keeper Menu With Invalid Entry

BUDGET PLANNING SHEET

The Budget Planning Sheet on the following page is an example to help you coordinate your expenses and income and to organize a workable monthly budget. Also included is a blank Budget Planning sheet which you can copy to lay out your own budget. Once you have done this planning, you are ready to enter this information into your Personal Financial Management System.

The Budget Planning Sheet with the categories and subcategories listed is only a suggested guide.

1. OCCASIONAL AND MONTHLY EXPENSE CHART

2. ESTIMATED MONTHLY BUDGET

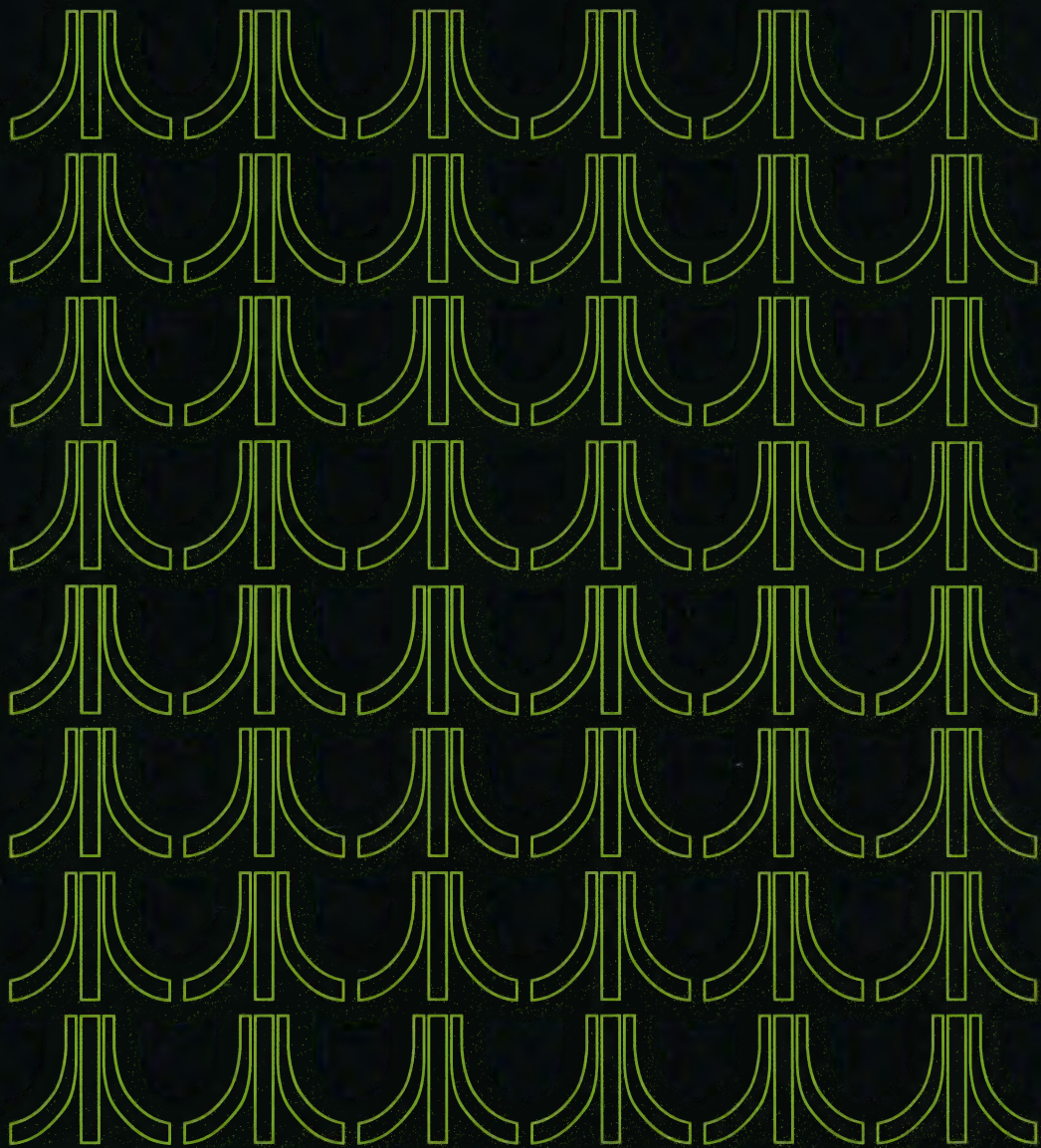
Estimated Monthly Income	2,925	00
Estimated Monthly Expenditures	- 2,683	50
Estimated Difference	241	50

1. OCCASIONAL AND MONTHLY EXPENSE CHART

2. ESTIMATED MONTHLY BUDGET

Estimated Monthly Income		
Estimated Monthly Expenditures	—	
Estimated Difference		

Getting Started 13



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CREATE MODULE

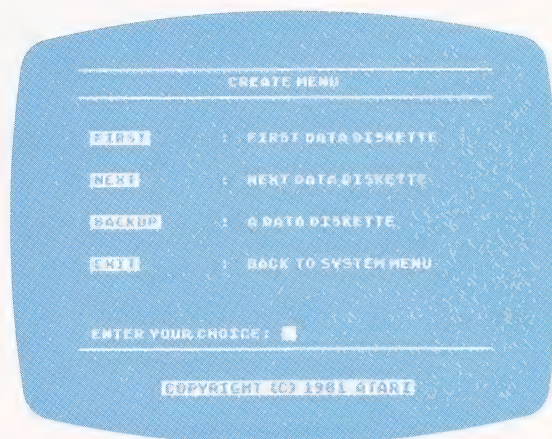


Figure 3-1 Create Main Menu

The **FIRST** function in the Create module must be used to prepare the FIRST Data Diskette used in your personal finance program. Please read this section carefully for complete instructions.

The Create Module will prepare your Data Diskettes to receive information you enter into your personal computer system. When you begin to use your Personal Financial Management System program, select **FIRST** from the Create Main Menu (Figure 3-1) to prepare the FIRST Data Diskette. Additional diskettes required after the FIRST Data Diskette has reached capacity will be prepared with the selection **NEXT** from the Create Main Menu. The instructions for both processes are given below.

To begin, follow the normal start-up procedures found in Section 1. Then continue as follows:

FIRST DISKETTE PREPARATION

Use this section **only** when you are preparing your FIRST Data Diskette.

1. Insert System Diskette I into the disk drive and close the drive door.
2. Turn on the computer console. First the ATARI logo will appear, followed by the System Menu (see Figure 3-2).
3. Type the keyword **CREATE** and press **RETURN**; the CREATE module will appear on the screen (Figure 3-1).



Figure 3-2 System Menu

4. Type the keyword **FIRST** and press **RETURN**.
5. Follow the prompt message INSERT THE NEW DATA DISKETTE and press **RETURN**.

Note: You will be advised that this procedure WILL ERASE ALL INFORMATION ON THE DISKETTE. Make sure you have inserted the proper diskette into the disk drive. After you confirm this, press **RETURN** to continue.

The diskette will be prepared and initialized (encoding it as the FIRST Data Diskette) for use. The noise you hear coming from the disk drive and the beeping sound from the television speaker are normal and to be expected. The entire preparation process for the FIRST Data Diskette takes approximately 30 seconds.

6. When the initialization process has been completed, the Create Main Menu will return to the screen.
7. To return to the System Menu, type **EXIT** and press **RETURN**.

NEXT DISKETTE PREPARATION

Use this section **every** time you need to prepare another Data Diskette beyond your first. This NEXT Data Diskette becomes your **current** Data Diskette.

1. Insert System Diskette I into the disk drive and close the drive door.
2. Turn on the computer console. The ATARI logo will appear, then the System Menu (see Figure 3-2).
3. Type the keyword **CREATE** and press **RETURN**. The Create Main Menu should appear on your screen (Figure 3-1).
4. Type the keyword **NEXT** and press **RETURN**. Follow the prompt message INSERT THE CURRENT DATA DISKETTE and press **RETURN**. The current Data Diskette is the one you have most recently used.

Note: If you insert the wrong diskette, you will get an error message on the screen.

5. Follow the prompt message INSERT THE NEXT DATA DISKETTE and press **RETURN**. The diskette will be prepared and initialized to receive continuing data.
6. When the Create Main Menu appears on the screen, remove the diskette from the disk drive and immediately label it with the first date of entry into your data base. This diskette now becomes your **current** Data Diskette. Take the previous Data Diskette, **old**, and complete the information on the label by noting the last input date on that diskette. One suggestion would be to set up a catalog system by numbering your Data Diskettes sequentially (1, 2, 3, 4, 5, etc.). Then next to the Data Diskette number you write the all-inclusive dates of information on that diskette. So the first year's Data Diskettes might be labeled as follows: #1 (1/1/81 — 4/30/81), #2 (5/1/81 — 6/30/81), #3 (7/1/81 — 9/30/81), #4 (10/1/81 — 12/31/81).
7. To return to the System Menu, type **EXIT** and press **RETURN**.
8. To exit from your personal finance program, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

BACKUP

You use the Backup format to make a backup copy of your **current** Data Diskette. This is done so your information won't be lost in case your original copy is damaged. This function should be performed at the end of each work session.

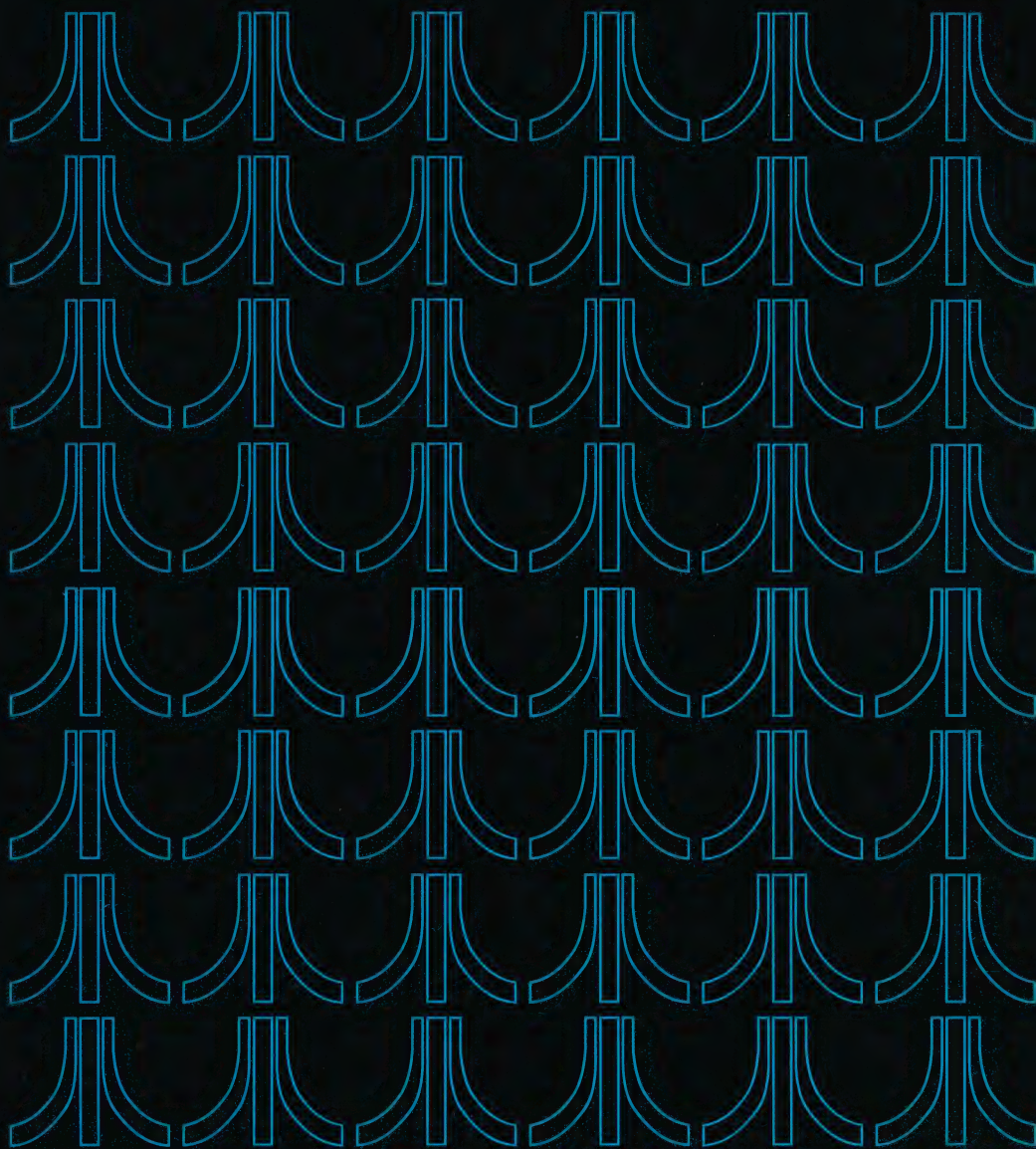
1. You have to go through the System Menu to the Create module.
2. When you have the Create Main Menu on the display, type the keyword **BACKUP** and press **RETURN**.
3. Follow the message prompt INSERT THE BACKUP DATA DISKETTE. Press **RETURN** to continue. Make sure you use a blank diskette, or a diskette you do not mind erasing.
4. After you have checked to make sure you have placed the correct diskette into the disk drive, press **RETURN** to continue.
5. The diskette is prepared to accept the data you want copied.
6. When the preparation is complete, follow the message prompt INSERT THE DATA DISKETTE. Press **RETURN** to continue.

Note: The program will ask you to change the Data Diskette and the Backup Diskette back and forth several times. This is necessary, as only a specific amount of information can be copied at a time.

7. Follow the message prompt INSERT THE BACKUP DATA DISKETTE and press **RETURN** to continue.
8. The information will be copied onto your Backup Diskette. When the process is complete, follow the message prompt INSERT THE DATA DISKETTE and press **RETURN** to continue.
9. When the program returns to the Create Main Menu, type **EXIT** and press **RETURN** to return to the System Menu.

RECORD KEEPER

RECORD
KEEPER



ATARI®

RECORD KEEPER

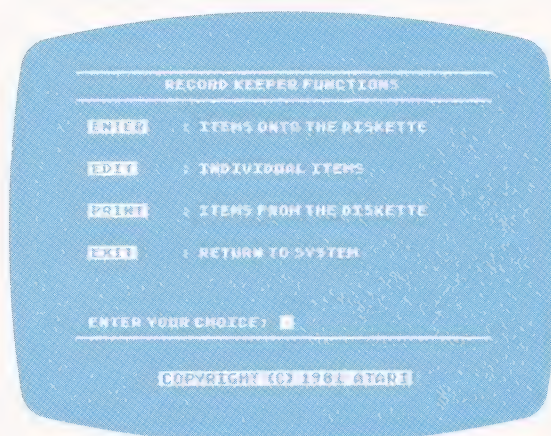


Figure 4-1 Record Keeper Main Menu

The Record Keeper module is one of the two primary modules in your Personal Financial Management System. The information you type into the data base is the same information used to compile your reports for the Budget Analyzer and Budget Forecaster modules.

The Record Keeper Main Menu (see Figure 4-1) contains four major functions: **ENTER**, **EDIT**, **PRINT**, and **EXIT**.

ENTER. Use the ENTER function to type individual transactions into your data base. The subfunctions found under the ENTER format are discussed in detail later in this section.

EDIT. Use the EDIT function when it is necessary to change or modify information in the data base. However, the EDIT function in the Record Keeper module does not allow you to change your budget goals or budget types. You must use the MODIFY and/or PLAN format in the Budget Manager module to make those modifications.

PRINT. The PRINT function will give you a listing of information either in printed form or displayed on the screen.

EXIT. Use the EXIT function to return to the System Menu from any module Main Menu.

With the exception of the EXIT command, each function and its related subfunctions are discussed in detail on the following pages.

RECORD KEEPER FUNCTIONS

When the Record Keeper Main Menu appears (Figure 4-1), decide what subfunction you want to perform, type the keyword for that function, and press **RETURN**. Then refer to the appropriate directions on the following pages of this section.

ENTER Format

To enter information into the computer and onto the Data Diskette, you must type the appropriate data and then press the **RETURN** key. Pressing the **RETURN** key tells the program to enter the data into the system.

All information must be entered in the proper time sequence. That means you cannot enter data for March and then go back to enter data for January. Plan your work session each time before you begin.

1. Type the keyword and press **RETURN**.
2. After the message INSERT THE DATA DISKETTE, press **RETURN** to continue.
3. The Transaction Types Menu (Figure 4-2) will appear on the screen. You now have to select a function from this menu: **CHECK**, **AUTO** Deduction, **WITHDRAWAL**, Savings, **CASH** Expenditure, **DEPOSIT**, Check, **SAVINGS** Deposit, **CREDIT** Card, and **INCOME**.

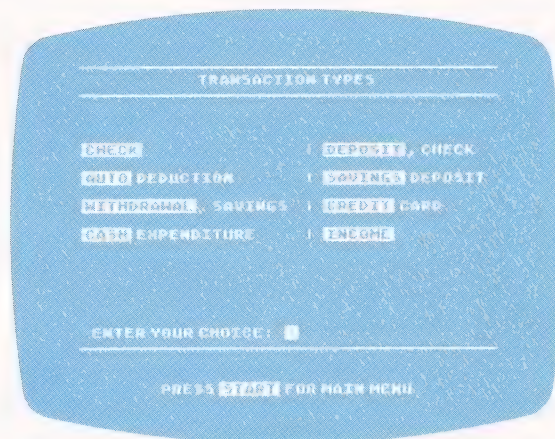


Figure 4-2 Transaction Types Menu

Many of your entries, regardless of what menu you are using, may be tax-deductible items. You should consider your category/subcategory name selections to accommodate these entries ahead of time. The following paragraphs are only a suggestion.

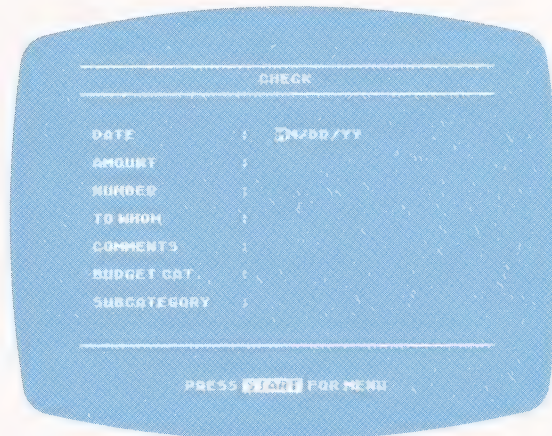
Let's assume you are a salesperson who can deduct several automobile expenses over the year. If you make eight fuel purchases a week, five of those purchases might be business related, and the other three for pleasure. You could establish the category as *Automobile*. Your subcategories for fuel could be set up as *Fuel/TD* for the purchases that are tax deductible, and *Fuel* for nondeductible purchases. In other words, the **TD** is your flag indicating a tax-deductible expense. This method could be applied to all categories and subcategories with the same set of circumstances.

At the end of your fiscal tax year, list all the categories and subcategories you have set up, note the ones that are tax deductible, then pull your totals from the diskette as you require them. Meanwhile, they have still been included in your daily budget and used to establish the charts for the Budget Analyzer and Budget Forecaster modules.

CHECK Format

Use the CHECK format to enter the checks you write during the month and list them to the Current Data Diskette. You can enter checks from more than one checking account. However, **only** the actual check numbers from one account can be recorded. Any check numbers from additional accounts must be recorded as zero.

If you need to void any checks after you have entered them into your data files, please refer to the Check Edit section of this manual.



CHECK

DATE : MM/DD/YY

AMOUNT :

NUMBER :

TO WHOM :

COMMENTS :

BUDGET CAT. :

SUBCATEGORY :

PRESS F10 FOR MENU

Figure 4-3 CHECK Submenu

1. Type the keyword and press **RETURN**. Figure 4-3 will appear on the screen.
2. Type in the month, day, and year in the format MM/DD/YY, **RETURN**. (For single-digit months or days, it is not necessary to type the leading zero; i.e., 02/02/81 can be entered as 2/2/81.)
3. Type in the amount of the check, **RETURN**. It is not necessary to type in the dollar sign (\$) (you will get a message prompt telling you the \$ sign is invalid). Also, if there are no cents, you do not need to type in the zeros (i.e., you can enter \$10.00 as 10.). You may enter a dollar figure of up to \$9,999.00.
4. Type the check number, **RETURN**. As you continue with the CHECK entry format, the check number will automatically increase sequentially. If the check number is different from the number on the screen, simply type in the number, **RETURN**. The number previously showing will automatically be erased when you type in the new number.

Note: If you need to enter a different check number than shown on the display, make sure your entry is **no more** than 50 numbers higher than the check number shown. For instance, if the last number entered was Check No. 25, your next check number entered cannot be larger than No. 75. If it is, then an error message appears and you are to reenter another check number (lower than 75).

5. The TO WHOM entry is optional. If you want to make the entry, type in the information, **RETURN**; otherwise, just press **RETURN**.

If you enter second checking account checks, indicate **to whom** the check was issued for your records.

6. The comment entry is optional. If you want to make the entry, type in the information, **RETURN**; otherwise just press **RETURN**.
7. Assign the check to a category already established. If necessary, set up a new category. For instance, if the check was for a car payment, the category might be called "Automobile."

You are allowed to enter a total of 128 categories and subcategories. Remember to establish tax-deductible categories and subcategories when necessary.

8. The subcategory is an optional requirement. Referring to the example in Step 7, you may want to record the specific car for which the payment was made. Other subcategories under Automobile might be Fuel, Repairs, and the like. Type your subcategory and press **RETURN**.
9. The prompt message IS THIS CORRECT? Y/N appears on the screen. If you have entered all the information correctly for this check, type **Y** **RETURN**, and continue with Step 10. If you made an error or left something out, type **N** **RETURN** and repeat Steps 2-9.
10. The Budget Categories display, as shown in Figure 4-4, will appear on your screen when you type in a category name the system does not recognize. Review the information given, and respond to the prompt DO YOU WANT TO REVIEW EXISTING CATEGORIES? Y/N. If this screen does not appear, go to Step 12

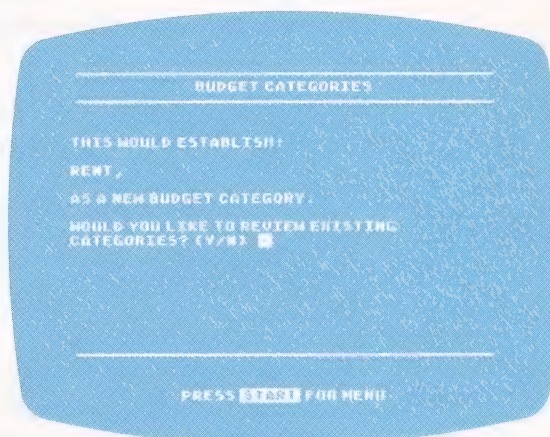


Figure 4-4 Budget Categories Format

- If no, type **N** and press **RETURN**.
 - If yes, type **Y** and press **RETURN**. A list of all the categories you have established to date will appear on the screen. If there are more categories than on the screen, press **RETURN** again and the additional categories will appear. Continue to press **RETURN** until you have seen all the categories you have entered.
11. Press **RETURN** again. If you typed a new category, you will be asked DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N.
- If yes, type **Y** **RETURN**. Your new category will be entered, and the display returns to the CHECK entry format. Go to Step 12.
 - If you do not want to establish your entry as a new category, type **N**, **RETURN**. You will be asked to reenter the category under which the check is to be listed. Press **RETURN**. Enter the subcategory, if any, and press **RETURN**. Repeat Steps 10 -11.
12. If you wish to continue entering checks, press **RETURN** again and repeat Steps 2-12. When you finish entering checks, press **START** to return to the Transaction Types Menu. If you wish to enter other types of transactions, refer to the appropriate subsections under the Transaction Types heading.
13. If you are finished with the Transaction Types Menu, press **START** again for the Main Menu.
- Note:** When you go from the Transaction Types Menu to the Main Menu, a *Processing Screen* appears on the display. The graphics display you see, along with the countdown at the bottom of the screen, is for your enjoyment while the information you have typed into the computer is being stored and filed properly onto the Data Diskette.
14. If you want to exit from the module, type **EXIT** **RETURN**.
15. To exit from your Personal Financial Management System, type **EXIT** **RETURN**. When the message prompt appears, turn off the system.

AUTO Deduction Format

The format AUTO Deduction refers to automatic deductions taken from your bank account. For instance, you may have arranged for your life insurance premium to be deducted automatically each month from your checking account. You would make that entry into the computer system indicating the date that deduction is taken. Another automatic deduction might be the monthly service charge on your account.

1. Type the keyword and press **RETURN** to bring the AUTO Deduction format to the screen (see Figure 4-5).
2. Type the date of the automatic deduction being taken and press **RETURN**.
3. Type the amount of the automatic deduction and press **RETURN**.
4. The comments are optional. To move to the next entry, press **RETURN**.

Figure 4-5 AUTO Deduction Format

5. The budget category of TRANSFER is automatically assigned. The term **transfer** is used in case this deduction is entered into the data base twice from different applications. This protects you from having the same information calculated more than once. If you need to change the category name, type the change and press **RETURN**. If no change is required, just press **RETURN**.
6. The subcategory is optional. However, if you used TRANSFER as the category, you should assign a subcategory for your reference. Press **RETURN** to continue.
7. Respond to the message prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y** **RETURN** and the data will be entered.
 - If your answer is no, type **N** **RETURN**. The AUTO Deduction format returns to the screen. If you have more automatic deductions to enter, repeat Steps 2-7.
8. When you are finished with the AUTO Deduction format, press **START** to return to the Transaction Types format. If you want to return to the Record Keeper Menu, press **START** again.
9. If you want to exit from the module, type **EXIT** and press **RETURN**.
10. To exit from your personal finance program, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

WITHDRAWAL, Savings Format

The WITHDRAWAL, Savings transaction accommodates any withdrawals you make from your savings account. If you withdraw \$100.00 from your savings on June 25, record it onto the Data Diskette. You will also record how the \$100.00 was applied and enter this information under the appropriate category.

1. Type the keyword, then press **RETURN**. The SAVINGS Withdrawal format (Figure 4-6) will appear on the screen.

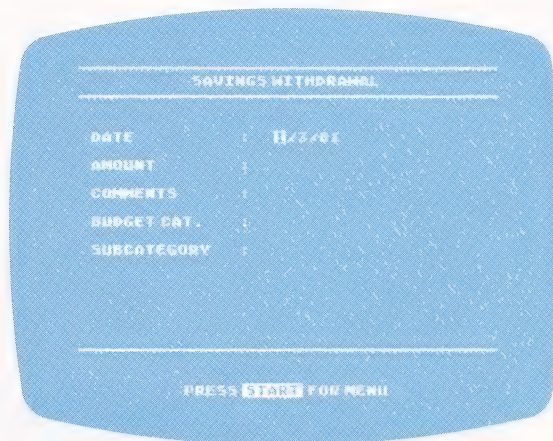


Figure 4-6 SAVINGS Withdrawal Format

2. Type the date of the withdrawal being entered in the MM/DD/YY format, **RETURN**.
3. Type in the withdrawal amount, **RETURN**.
4. The comment entry is optional; to continue, press **RETURN**.
5. If you want the savings withdrawal under the category of TRANSFER, just press **RETURN**. If you want to assign a category name, type in the change and press **RETURN**.
6. The subcategory is optional. However, if you used TRANSFER as the category, you should assign a subcategory for your reference. Press **RETURN** to continue.
7. If you have entered a new budget category, the Budget Categories Review format will appear on the screen. If this not a new category, go to Step 9.
 - If you want to review all the categories you have established type **Y** **RETURN**. Keep pressing **RETURN** until all the categories have been listed and go to Step 8.
 - If you do not want to review the categories, type **N** **RETURN** and repeat Steps 2-8 to enter more savings withdrawal transactions.
8. Answer the prompt DO YOU WANT TO ESTABLISH XXXXX AS A NEW BUDGET CATEGORY? Y/N.
 - If yes, type **Y** and press **RETURN** and repeat Steps 2-8.
 - If no, type **N** and press **RETURN**, enter the category you want, press **RETURN**. Enter the subcategory (if any) then press **RETURN**. Repeat Steps 2-8.
9. If you are finished with the WITHDRAWAL, Savings format, press **START** to return to the Transaction Types Menu.
10. If you are finished with the Transaction Types Menu, press **START** to return to the Main Menu.

11. If you want to exit from the module, type **EXIT** .
12. To exit from your Personal Financial Management System, type **EXIT** and press . When the message prompt appears, you can turn off the system.

CASH Spent Format

You use the CASH Spent format to record your out-of-pocket expenses on a day-to-day basis. If you do not make entries into the system more than once or twice a week, try to save your cash receipts for data entry at a later date. Your cash receipts will also be required for those tax-deductible items.

The image shows a blue screen with the following text:

CASH SPENT

DATE : 11/3/81

AMOUNT :

WHERE SPENT :

COMMENTS :

BUDGET CAT. :

SUBCATEGORY :

PRESS [STOP] FOR MENU

Figure 4-7 CASH Spent Format

1. Type the keyword and press . The CASH Spent format (Figure 4-7) will appear on the screen.
2. Type in the date of the cash expenditure in the MM/DD/YY format and press . If the date on the screen is correct, just press .
3. Type in the amount spent, then press .
4. Fill in the pertinent information under WHERE SPENT and press .
5. The comments are optional; to continue, press .
6. Fill in the budget category for the cash expenditure and press .
7. The subcategory is optional; to continue press .
8. If the budget category has been previously established, repeat Steps 2-8. If you are entering a new category, go to Step 9.
9. The Budget Categories Review format will appear on your screen.
 - If you want to review the categories, type **Y** . The categories you have previously established will appear on the screen. Keep pressing until all the categories have appeared. Press one more time and go to Step 10.

- If you do not want to see the list of established categories, type **N**, press **RETURN**, and go to Step 10.
10. Answer the prompt **DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N**.
 - If yes, type **Y** and press **RETURN** and go to Step 11.
 - If no, type **N** and press **RETURN**, enter the budget category and press **RETURN**. Enter the subcategory (if any), press **RETURN**, and repeat Steps 2-9.
 11. If you have completed your work with the **CASH Spent** format, press **START** to return to the Transaction Types Menu.
 12. If you want to return to the Main Menu, press **START** a second time.
 13. If you want to exit from the Record Keeper module, type **EXIT** **RETURN**.
 14. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

DEPOSIT, Check Format

Whenever you make a deposit into your checking account, you will record it through the **DEPOSIT, Check** format of the Transaction Types Menu.

CHECKING DEPOSIT

DATE : 11/3/81

AMOUNT :

COMMENTS :

BUDGET CAT. :

SUBCATEGORY :

PRESS **START** FOR MENU

Figure 4-8 DEPOSIT, Check Format

1. Type the keyword and press **RETURN**. The **DEPOSIT, Check** format (Figure 4-8) will appear on the screen.
2. Type the date of the check deposit in the **MM/DD/YY** format **RETURN**. If the date on the screen is correct, just press **RETURN**.
3. Enter the amount of the deposit, then press **RETURN**.
4. The comments are optional; to continue, press **RETURN**.
5. Enter the budget category if different from **TRANSFER**, and press **RETURN**.

-
6. The subcategory is optional. However, if you used TRANSFER as the category, you should assign a subcategory for your reference. Press **RETURN** to continue.
 7. Answer the prompt IS THIS CORRECT? Y/N.
 - If no, type **N**, press **RETURN** and repeat Steps 2-7.
 - If yes, type **Y**, press **RETURN**, and go to Step 8.
 8. If this category is already established, repeat Steps 2-8. If this is a new category being entered, go to Step 9.
 9. Answer the prompt WOULD YOU LIKE TO REVIEW EXISTING CATEGORIES? Y/N.
 - If no, type **N**, press **RETURN**, and go to Step 10.
 - If yes, type **Y**, press **RETURN**. Keep pressing **RETURN** until you have reviewed all the categories. When all the categories have been displayed, go to Step 10.
 10. Answer the prompt DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N.
 - If yes, type **Y**, press **RETURN** and repeat Steps 2-9.
 - If no, type **N**, press **RETURN**, enter the budget category, press **RETURN** and the subcategory (if any) and **RETURN**. Repeat Steps 2-9.
 11. If you have finished entering the check deposits, press **START** to return to the Transaction Types Menu.
 12. If you are finished with the Transaction Types Menu, press **START** again to return to the Main Menu.
 13. If you want to exit from the module, type **EXIT** and press **RETURN**.
 14. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

SAVINGS Deposit Format

You will use the SAVINGS Deposit format to record all deposits you make into your savings account.

1. Type the keyword and press **RETURN**. The SAVINGS Deposit format (Figure 4-9) will appear on the screen.
2. Type the date of the deposit in the MM/DD/YY format, and then press **RETURN**. (To enter single-digit months and days, you do not need to type the leading zero.)

If the date on the screen is correct, just press **RETURN**.

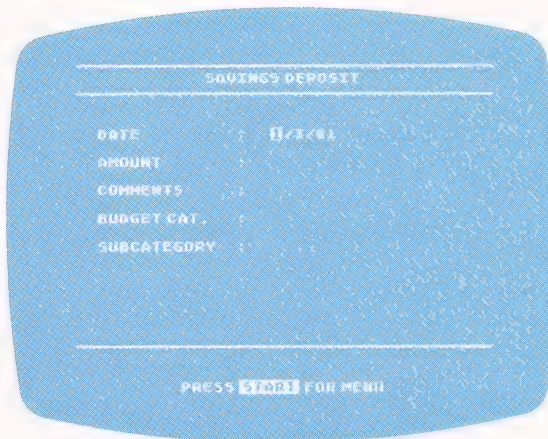


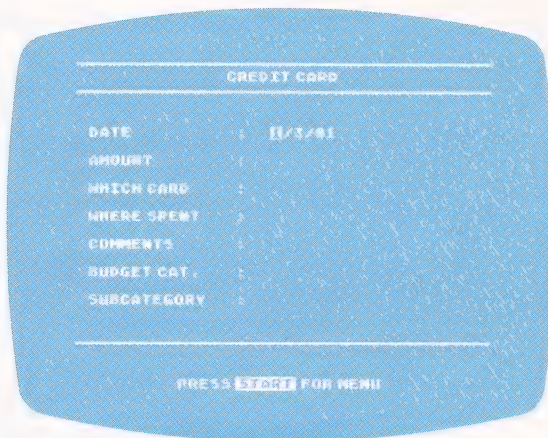
Figure 4-9 SAVINGS Deposit Format

3. Enter the amount of the deposit, and then press **RETURN**.
4. The comments are optional; press **RETURN**.
5. Type the budget category if different from TRANSFER and press **RETURN**.
6. The subcategory is optional. However, if you used TRANSFER as the category, you should assign a subcategory for your reference. Press **RETURN** to continue.
7. Answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y**, press **RETURN** and go to Step 8.
 - If no, type **N**, press **RETURN** and repeat Steps 2-7.
8. If you are entering a previously established budget category, repeat Steps 2-7. If you are entering a new category, answer the prompt WOULD YOU LIKE TO REVIEW EXISTING CATEGORIES? Y/N.
 - If no, type **N**, press **RETURN** and go to Step 9.
 - If yes, type **Y**, press **RETURN**. Keep pressing **RETURN** until you have reviewed all the categories. Then press **RETURN** again and go to Step 9.
9. Answer the prompt DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N.
 - If yes, type **Y**, press **RETURN** and repeat Steps 2-8.
 - If no, type **N**, press **RETURN** and type the category and press **RETURN**. Enter the subcategory, if any, **RETURN**. Repeat Steps 2-8.
10. If you have finished entering savings deposits, press **START** to return the Transaction Types Menu to the screen.
11. If you are finished with the Transaction Types Menu, press **START** again to return to the Main Menu.

12. If you want to exit from the module, type **EXIT** and press **RETURN** to return the System Menu to the screen.
13. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the READY prompt appears, you can turn off the system.

CREDIT Card Format

Whenever you use a credit card, record the transaction onto the **current** Data Diskette through the CREDIT Card format. Establishing the category for a credit card account is similar to establishing a budget category. When it comes time to make a payment on the credit card account, you will record the check you write for that purpose under the category of TRANSFER so you will not have a double calculation for the same expense.



CREDIT CARD

DATE : 11/17/91

AMOUNT :

WHICH CARD :

WHERE SPENT :

COMMENTS :

BUDGET CAT. :

SUBCATEGORY :

PRESS **STORE** FOR MENU

Figure 4-10 CREDIT Card Format

1. Type the keyword and press **RETURN**. The CREDIT Card format (Figure 4-10) will appear on the screen.
2. Type the date of the charge and press **RETURN**. If the date on the screen is correct, just press **RETURN**.
3. Type the amount of the charge and press **RETURN**.
4. Enter which credit card was used and press **RETURN**.
5. The WHERE SPENT is optional; to continue press **RETURN**.
6. The comments are optional; to continue press **RETURN**.
7. Enter the budget category under which you want this charge and press **RETURN**.
8. The subcategory is optional; to continue press **RETURN**.
9. Answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y**, press **RETURN** and go to Step 10.
 - If no, type **N**, press **RETURN** and repeat Steps 2-9.

-
10. If you are entering a previously established budget category, go to Step 12. If you are entering a new budget category, answer the prompt WOULD YOU LIKE TO REVIEW EXISTING CATEGORIES? Y/N.
 - If no, type **N**, press **RETURN** and go to Step 11.
 - If yes, type **Y**, press **RETURN**. Keep pressing **RETURN** until you have reviewed all the categories. Then press **RETURN** again and go to Step 11.
 11. Answer the prompt DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N.
 - If yes, type **Y**, press **RETURN** and go to Step 12.
 - If no, type **N**, press **RETURN** and enter the budget category **RETURN**. Enter the subcategory, if any, **RETURN**. Go to Step 12.
 12. If you are entering a previously established credit card, repeat Steps 2-10. If you are entering a new credit card, answer the prompt WOULD YOU LIKE TO REVIEW EXISTING CARD NAMES? Y/N.
 - If yes, type **Y**, press **RETURN** and a list of established credit cards will be displayed. Keep pressing **RETURN** until all credit cards have been listed. Press **RETURN** again and go to Step 14.
 - If no, type **N** **RETURN** and go to Step 14.
 13. Answer the prompt DO YOU WANT TO ESTABLISH XXXXXX AS A NEW CARD NAME? N/Y.
 - If yes, type **Y**, press **RETURN** and continue with Step 14.
 - If no, type **N** and press **RETURN**. Then type in the card name you want to use and press **RETURN**. Go back to Step 12.
 14. If you are finished with the Credit Card format, press **START** to return to the Transaction Types Menu.
 15. If you are finished with the Transaction Types Menu, press **START** again to return to the Main Menu.
 16. If you want to exit from the module, type **EXIT** and press **RETURN**.
 17. To exit from your Personal Financial Management System, type **EXIT**, then **RETURN**. When the message prompt appears, turn off the system.

INCOME Format

Any income you receive should be recorded through the INCOME format of the Transaction Types Menu. Do not forget to make the necessary entry if you deposit the income received in an account. This includes income from salary, stocks, bonds, sale of real estate, and the like. This entire INCOME format will be important to you at income tax time, because **all** personal income is taxable. Make sure you also include any interest or dividends you receive from investments and other accounts as income.

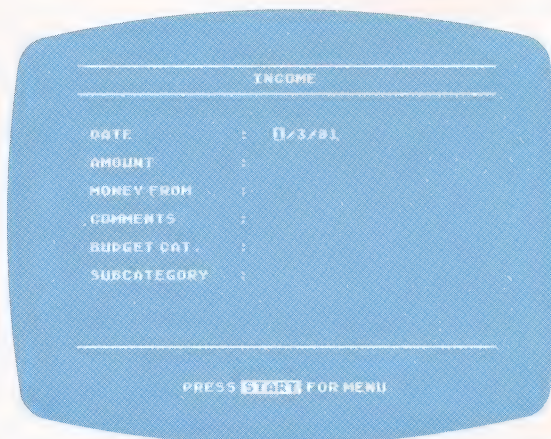


Figure 4-11 INCOME Format

1. Type the keyword and press **RETURN**. The INCOME format (Figure 4-11) will appear on the screen.
2. Type the date of the income and press **RETURN**.
3. Type the amount of income (before taxes, if salary) and press **RETURN**.
4. Fill in the source of income (if desired), then press **RETURN**.
5. The comments are optional; to continue, press **RETURN**.
6. Type in the budget category if different from INCOME and press **RETURN**.
7. The subcategory is optional; to continue, press **RETURN**.
8. Answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y** and press **RETURN**. Go to Step 9.
 - If no, type **N**, press **RETURN** and repeat Steps 2-8.
9. If you are entering a previously established category, repeat Steps 2-9. If you are entering a new category, answer the prompt WOULD YOU LIKE TO REVIEW EXISTING CATEGORIES? Y/N.
 - If yes, type **Y** and press **RETURN**. Keep pressing **RETURN** until you have reviewed all existing categories. Press **RETURN** again and go to Step 10.
 - If no, type **N**. Press **RETURN** and go to Step 10.
10. Answer the prompt DO YOU WANT TO ESTABLISH XXXXXX AS A NEW BUDGET CATEGORY? Y/N.
 - If yes, type **Y** and press **RETURN** and repeat Steps 2-9.
 - If no, type **N** and press **RETURN**. Enter the category and press **RETURN**. Enter the subcategory, if any, and press **RETURN**. Repeat Steps 2-9.

11. If you are finished entering income, press **START** to return to the Transaction Types Menu.
12. If you are finished with the Transaction Types Menu, press **START** again to return to the Main Menu.
13. If you want to exit from the module, type **EXIT** and press **RETURN**.
14. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

PRINT Format

The PRINT format is applicable if you have an **ATARI 820™ 40-Column Printer**, **ATARI 822™ Thermal Printer**, or **ATARI 825™ 80-Column Printer** attached to your ATARI 800 Personal Computer. (If you are using the ATARI 825 80-Column Printer, the characters will print as a 40-column listing.) You may also use the PRINT format if you want a listing displayed on the screen by answering **NO** to the message prompt ARE YOU USING A PRINTER? Y/N.

1. If you are using a printer, make sure the printer is plugged into the I/O connector of the disk drive and outlet, and turned on.
2. After bringing up the Record Keeper Menu to the screen, type the keyword and press **RETURN**. The prompt message ONE MOMENT PLEASE will appear on the screen first, then you will be asked to INSERT THE DATA DISKETTE and press **RETURN** to continue.
3. The Transaction Types Menu for printing (Figure 4-12) will appear on the screen. Type the keyword representing the function you want printed and press **RETURN**.

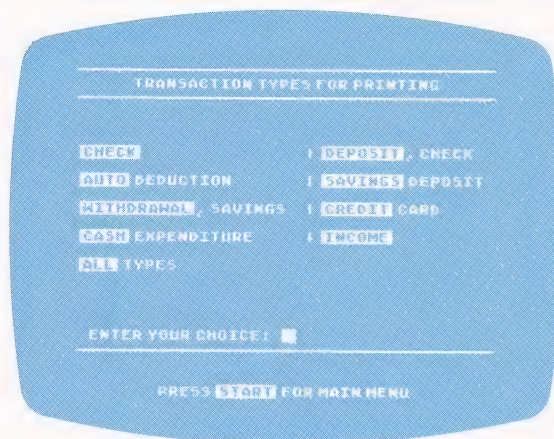


Figure 4-12 Transaction Types Menu

4. Answer the message prompt ARE YOU USING A PRINTER? Y/N.

- If yes type **Y** and press **RETURN**.
- If no, type **N** and press **RETURN**. The data will be displayed on the screen.

If you are working with the CHECK format, continue with Step 5. If you are working with any of the other formats, continue with Step 8.

5. If the prompt LOOKUP BY NUMBER? Y/N appears, answer accordingly.

- If yes, type **Y** and press **RETURN**. Type in the check numbers you want and the checks will be listed sequentially.
- If no, type **N**, press **RETURN**, and the checks will be listed in no particular order. Go to Step 6.

Note: This feature is dependent on how much memory is available, and on the size of your check file on the Data Diskette inserted in the disk drive.

6. Enter the starting date of the checks you want listed and press **RETURN**. If you want all the checks listed, just press **RETURN** and go to Step 8.

7. If you entered a starting date, you may want to enter an ending date. With no ending date, the list will print all the checks requested from the Starting Date on forward. To continue, press **RETURN**.

8. Enter the categories you want listed and press **RETURN**. If you want all categories, just press **RETURN** and go to Step 10.

9. Enter the subcategory, if necessary, **RETURN**.

10. Enter the TO/FROM WHOM, if appropriate, and press **RETURN**.

The information will be listed as requested. It may take several seconds while the computer searches all the files you have entered on the diskette in the disk drive. As each piece of information is listed, you have the option of continuing to see the next data selection or bypassing it until all data requests have been listed.

When the listing is finished, the television screen will redisplay the Transaction Types Menu.

11. If you are finished with the Transaction Types Menu, press **START** to return to the Main Menu (follow the message prompt directions).

12. If you are finished using the Record Keeper module, type **EXIT** to return to the System Menu, following the message prompt instructions.

13. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

EDIT Format

Editing information is making changes or modifications to your data base. You bring up the Editor Menu (see Figure 4-13) from your Record Keeper Main Menu.

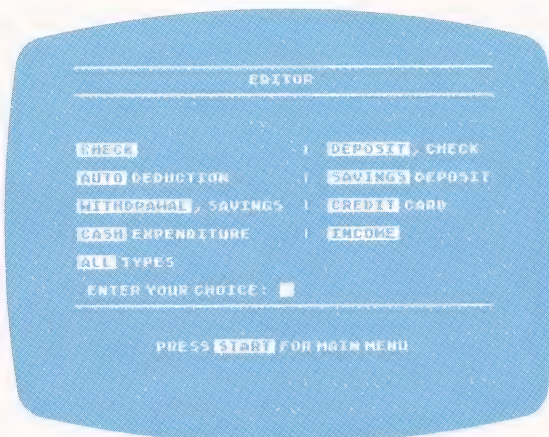


Figure 4-13 Editor Menu

The subfunctions under the Editor Menu are **CHECK**, **AUTO** Deductions, **WITHDRAWAL**, Savings, **CASH** Expenditures, **ALL** Types, **DEPOSIT**, Check, **SAVINGS** Deposit, **CREDIT** Card, and **INCOME**. The editing instructions are the same for all nine subfunctions under the Editing format. When editing **CHECKS**, **CASH**, **CREDIT**, and **INCOME**, you also have the option of entering TO/FROM WHOM.

Editing: Checks, Cash, All, Credit Cards, Income

1. Type the keyword and press **RETURN**. A message prompt tells you to INSERT THE SYSTEM DISKETTE and press **RETURN** to continue. You are then told to INSERT YOUR DATA DISKETTE and press **RETURN** to continue. The Editor Menu (Figure 4-13) will appear on your screen. Type the keyword representing the function you want and press **RETURN**. The EDIT format (see Figure 4-14) will appear on your screen.

Notice that the top of the screen displays the dates of the information on the diskette in your disk drive. You may, at this time, want a listing of the information on diskette. To do this, refer to the PRINT section of this manual. The listing will enable you to go through the data and determine which transactions need editing.

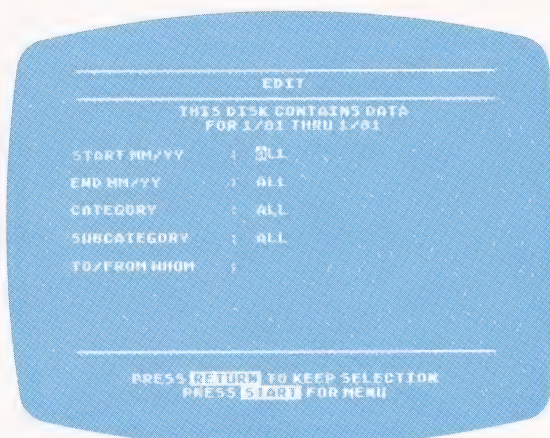


Figure 4-14 EDIT Format

2. The cursor is on the START MM/YY line, which refers to the starting date of the transactions you want to edit. Type in the month/year of the first transaction you want to see and press **RETURN**. If you want to edit all of the transactions, just press **RETURN** and go to Step 4.
3. Type the ending month (in the MM/YY format) of the transactions you need to edit and press **RETURN**. (For single-digit months and days, you do not need to type the leading zeros.)
4. Type the category you want to edit and press **RETURN**. To review all the categories, just press **RETURN** and go to Step 7. (If you enter a category the system cannot find, you will be advised.)
5. Type the subcategory (if appropriate) of the transactions you want to edit and press **RETURN**.

Note: If you are voiding a check previously entered, go to the line indicating the dollar amount and reenter the value as 00.00. This will leave the check number recorded in the data files, but eliminates the check amount from being calculated (just as it would in your checkbook when you void a check).

6. Type the TO/FROM WHOM (if appropriate) and press **RETURN**. If you want to bypass this information, just press **RETURN**.
7. To continue in the EDIT format as above, press **RETURN** and go to Step 9.
8. If you are finished with this section of the EDIT format, press **START** to return to the EDIT Menu.
9. The computer will search the Data Diskette in your disk drive, and then your first selection will appear on the screen. Make changes as necessary when the cursor appears at each data entry point. Press **RETURN** after each line entry. If you do not need to change a particular line, just press **RETURN** to continue.

Note: After reviewing the information on the screen, if no changes are required, press the **OPTION** key to bypass that data screen and go onto the next data screen repeating Step 9.

10. After you have edited the data on the screen, answer the message prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y**, press **RETURN**, and you will see the next data screen appear. Go to Step 11.
 - If no, type **N**, press **RETURN**, and repeat Steps 9-10.
11. Press **SELECT** to continue and the next data screen will appear. Repeat Steps 2-11.
12. When there are no more displays (as indicated by a message prompt), press **START** to return to the EDIT Menu.
13. If you want to return to the Record Keeper Main Menu, press **START**.

14. To exit from the Record Keeper module, type **EXIT** .
15. To exit from your Personal Financial Management System, type **EXIT**, and press . When the message prompt appears, you can turn off the system.

Editing: AUTOMATIC Deductions; WITHDRAWAL, Savings; DEPOSIT, Check; and SAVINGS Deposit

1. Type the keyword in the Editor Menu and press . The EDIT Format in Figure 4-15 will appear on the screen.

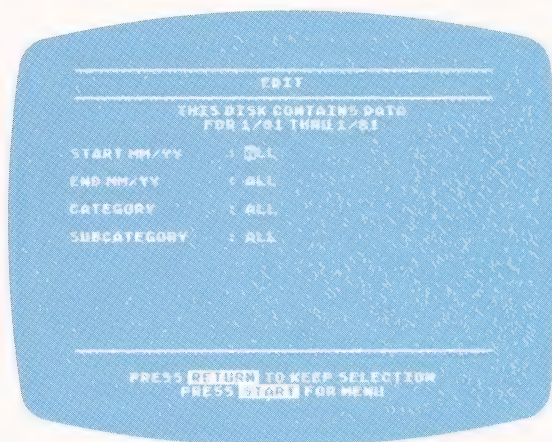
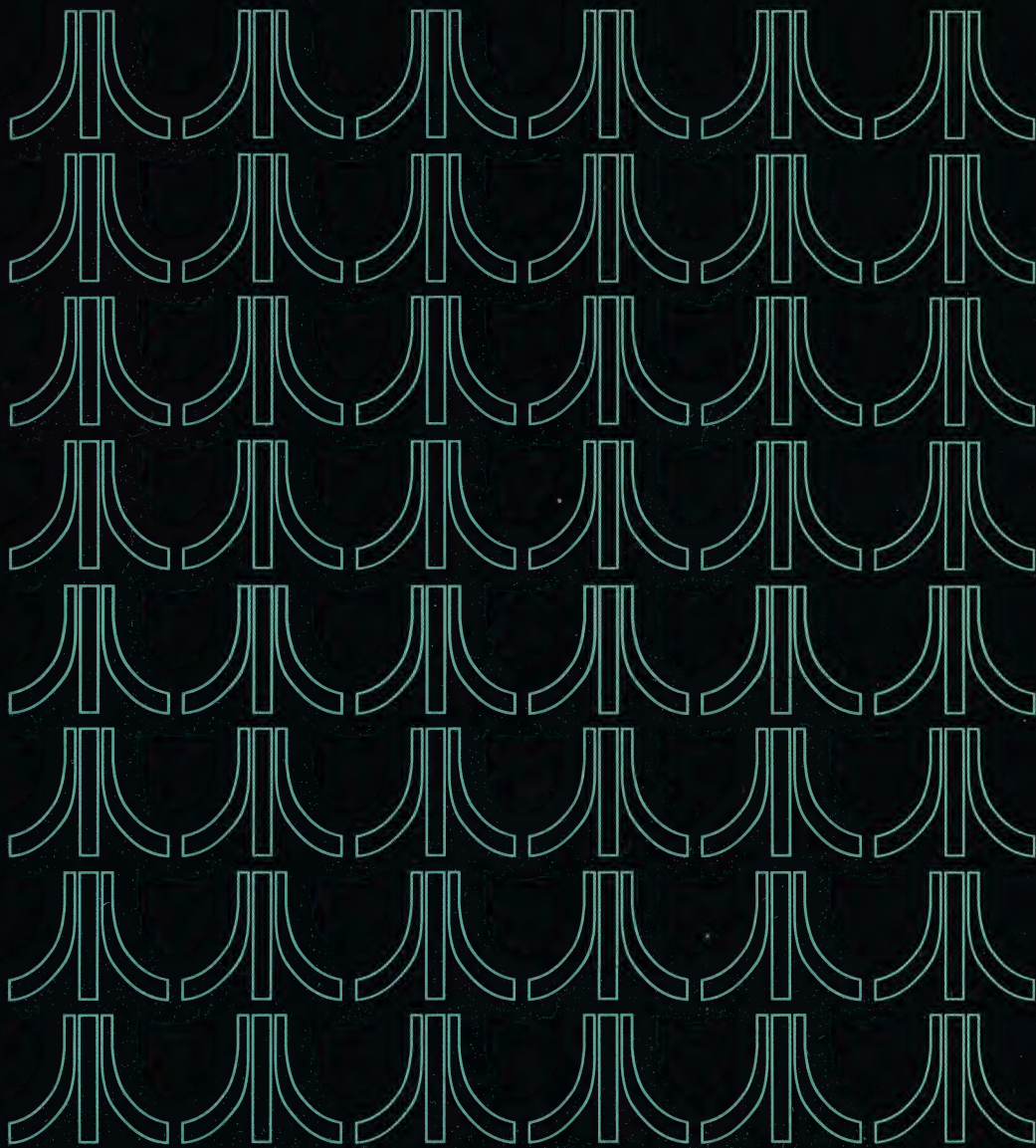


Figure 4-15 EDIT Format

2. Type the starting date in the MM/YY format, then press . If you want to edit all of the transactions, just press and go to Step 4.
3. Type the ending month in the MM/YY format and press .
4. Type the category and press . To review all the categories, just press and go to Step 6.
5. Type the subcategory (if appropriate) of the transactions you want to edit and press . The computer searches for the information and then displays it.
6. Edit the data as necessary, pressing after each entry. When you are finished making the changes on this screen, press and answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y**, press , and the corrected data will be entered. Go to Step 7.
 - If no, type **N**, press , and repeat Steps 2-6.
7. Press to continue and the next data screen will appear. Repeat Steps 2-6.

-
8. When there are no more displays (as indicated by a message prompt), press **START** to return to the EDIT Menu.
 9. To return to the Record Keeper Main Menu, press **START**. Follow the message prompt INSERT THE SYSTEM DISKETTE.
 10. To return to the System Menu, type **EXIT** **RETURN**.
 11. To exit from your Personal Financial Management System, type **EXIT** **RETURN**. When the message prompt appears, you can turn off the system.

CHECKBOOK BALANCER



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BALANCER

CHECKBOOK BALANCER

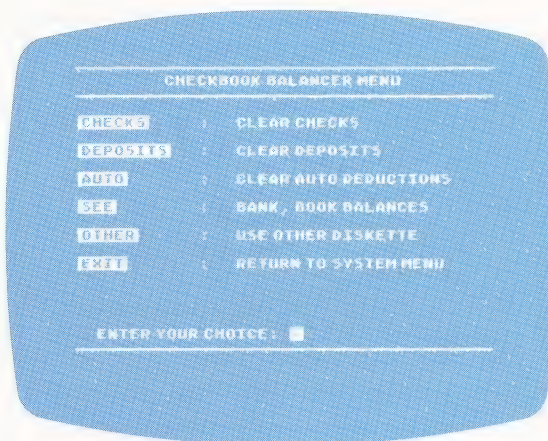


Figure 5-1 Checkbook Balancer Menu

To maintain your checking account properly, balance the account each month when you receive the bank statement. The Checkbook Balancer module helps you accomplish this with very little effort.

Note: If you forget to make an entry during a work session and **exit** completely from the **module**, you cannot reenter the module and start the process over again. Once you clear the checks from your check file, they no longer exist.

To work with the Checkbook Balancer module, you must access it from the System Menu. Follow the general instructions for starting up your system (if you are not already working with it) and bring the System Menu to your screen. Then continue with the following instructions.

1. Type the keyword and press **RETURN**. A message prompt will tell you to INSERT THE DATA DISKETTE and press **RETURN** to continue.
2. Answer the prompt WHAT IS THE 'BEGINNING BALANCE' ON YOUR STATEMENT? and press **RETURN**. (Enter the dollar figure in the XXXXX.XX format.)

Note: The beginning balance is the amount of money in your checking account when the current bank statement is prepared. Most statements will indicate it as "Beginning Balance."

3. The Checkbook Balancer Menu (see Figure 5-1) will be displayed on your screen. Type the keyword for the subfunction you want to perform, press **RETURN**, and refer to the appropriate subsection you want to use.

CHECK Format

Use this format to clear the canceled checks from your files that are listed in your bank statement for the month.

1. Type the keyword and press **RETURN**.
2. Enter a canceled check number and press **RETURN**. (A canceled check is a check that has cleared the bank and been returned with your statement.) On the screen you will see the check number, the date it was written, and the amount of the check.

Note: If you try to reenter a check that has already cleared, a message will alert you.

- If you originally entered the wrong amount, type the correct figure and press **RETURN**.
 - If the check has cleared the bank properly, type **C** to clear the check from your files, press **RETURN**, and go to Step 3.
 - If the check has not cleared the bank, just press **RETURN** to bypass the entry and go to Step 3.
3. Repeat Step 2 until you have cleared all the canceled checks in the statement period.
 4. Press **START** to return to the Checkbook Balancer Menu.

DEPOSIT Format

Use this format to clear the deposits made to your checking account during the month according to your bank statement. Use the DEPOSIT format to double-check your bank statement records. You can have more than one deposit entry for the same day.

1. Type the keyword and press **RETURN**.
2. Enter the date of the deposit in the MM/DD/YY format **RETURN**. On the screen you will see the date and the amount of the deposit. (To enter single-digit months and days, you do not need to enter leading zeros.)

Note: If you try to reenter a deposit that has already cleared, a message prompt will alert you.

- If you originally entered the wrong amount, type the correct figure and press **RETURN**.
- If the deposit went through on the statement properly, type **C** to clear, press **RETURN**, and go to Step 3.
- If the deposit did not clear on the statement (the deposit may have been made after the statement closing date), press **RETURN** to bypass the entry, and go to Step 3.

3. Repeat Step 2 until you have cleared all the checking deposits in the statement period.
4. Press **START** to return to the Checkbook Balancer Menu.

AUTOMATIC Deductions Format

Use this format to clear any automatic deductions (car payments, insurance, and the like) from your checking account for the month according to your bank statement. You can have more than one automatic deduction entry for the same day.

1. Type the keyword and press **RETURN**.
2. Enter the date of the deduction in the MM/DD/YY format and press **RETURN**. (Leading zeros are not required for single-digit entries.) On the screen you will see the date of the deduction and the amount automatically deducted from your account. Use this format to double-check your statement.

Note: If you entered the wrong deduction date, a message prompt will alert you. Correct the date **RETURN**.

- If you need to correct the amount deducted, type in the correct figure **RETURN**.
 - If the deduction went through on the statement properly, type **C**, press **RETURN**, and go to Step 3.
 - If the deduction did not clear (the deduction may have been taken after the statement date), press **RETURN** to bypass the entry, and go to Step 3.
3. Repeat Step 2 until you have cleared all the automatic deductions in the statement period.
 4. Press **START** to return to the Checkbook Balancer Menu.

SEE Format

Use the SEE format when you need to view your checkbook balances after you have cleared **all** the canceled checks, deposits, and automatic deductions that appear on your bank statement.

1. Press **RETURN**. Your statement balance will be displayed (Figure 5-2), showing last month's statement balance, the total checks written during the statement period, the total amount of automatic deductions during the statement period, the total deposits during the period, and the new statement balance.
2. Press **RETURN**. The first screen will be a list of *uncleared* checks, their amounts, and the total dollar amount of checks not cleared on the statement.
3. Keep pressing **RETURN** until all uncleared checks are listed. Then the uncleared deposits will be displayed.

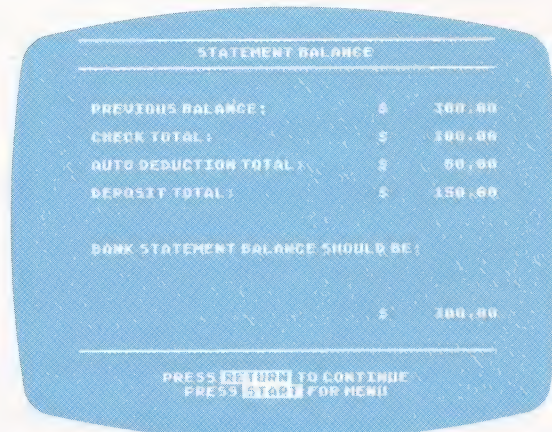


Figure 5-2 Statement Balance

4. Press **RETURN**. The uncleared automatic deductions will be displayed.
5. Press **RETURN**. The recorded balance will appear, showing the breakdown by the bank balance, uncleared checks, uncleared deposits, and uncleared automatic deductions. The last figure is what you should show as your checkbook balance.
6. Press **START** to return to the Checkbook Balance Menu.

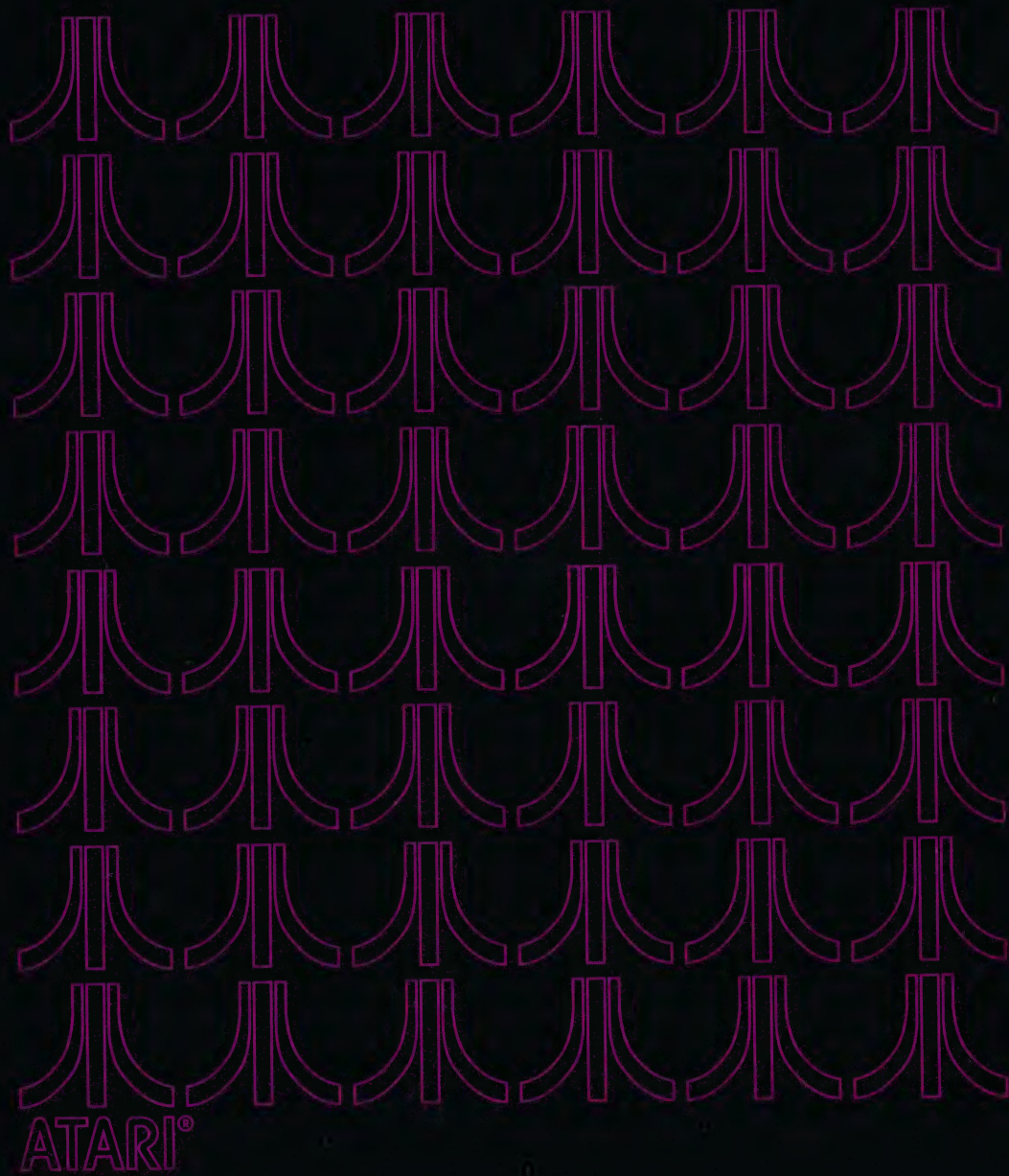
OTHER Format

If you have more data from the same month on another diskette, type the keyword **OTHER** and press **RETURN**. For example, let's say you wrote a check in February which did not clear the bank until April. You would need to insert the **OTHER** diskette (which had February's transactions) in order to clear the check from your files.

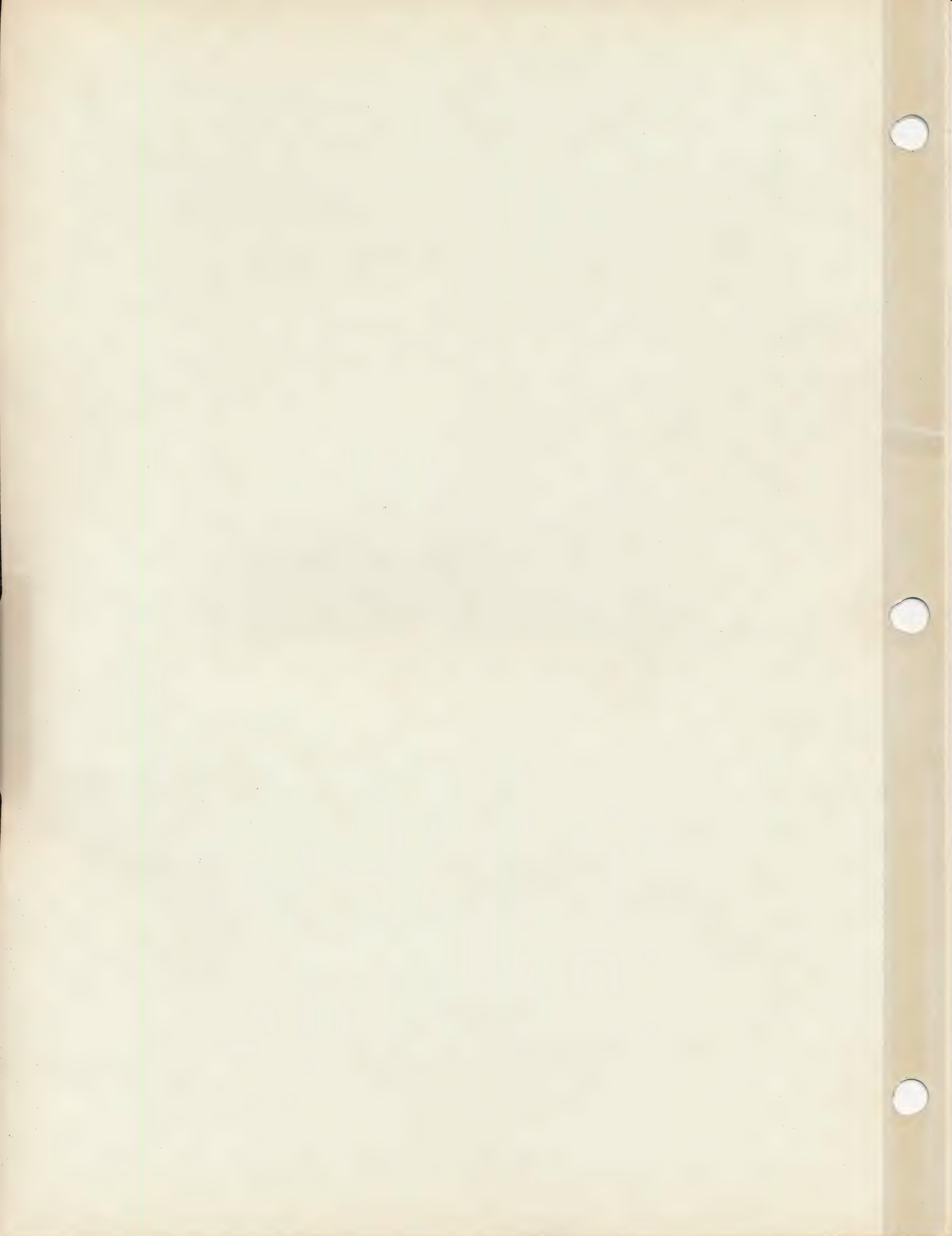
Follow the message prompt instructions and you will see additional information under the same heading you reviewed in Steps 2-7 under the SEE format.

1. When you have finished with the Checkbook Balancer Menu, type **EXIT** to return to the System Menu.
2. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

BUDGET MANAGER



BUDGET
MANAGER



BUDGET MANAGER

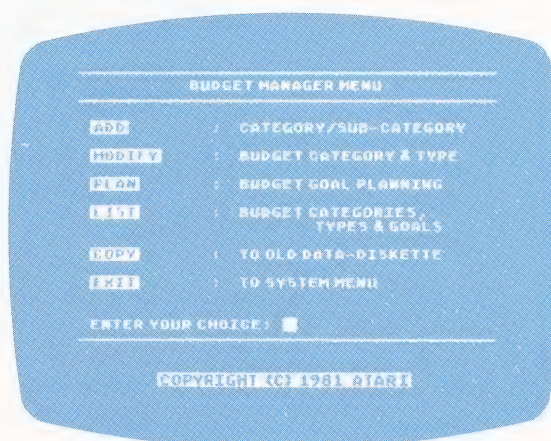


Figure 6-1 Budget Manager Menu

The Budget Manager module gives you the capabilities of adding budget categories, modifying budget categories, changing budget types, planning budget goals, listing budget categories with their budget types and goals, or copying the data on your **current** Data Diskette to **old** Data Diskettes. You should use the COPY function in this module each time you finish adding or modifying data through the Budget Manager. A significant difference between the Budget Manager and Record Keeper modules is that you can do your budget planning by entering your budget goals while creating the budget categories.

You can reach the Budget Manager module (on System Diskette II) from the System Menu by typing the keyword and pressing **RETURN**. If that diskette is not presently in the disk drive, a message prompt will ask you to INSERT THE OTHER SYSTEM DISKETTE. The instructions on the following pages are for the individual functions available within the Budget Manager module. Review the list of sub-functions and refer to the appropriate subsection for directions.

ADD Format

Use the ADD format when you need to add more budget categories.

1. Type the keyword and press **RETURN**. Follow the directions to INSERT THE CURRENT DATA DISKETTE.
2. Press **RETURN** to continue. The ADD format (Figure 6-2) will be displayed.
3. Type the category name (if not already displayed) and press **RETURN**.

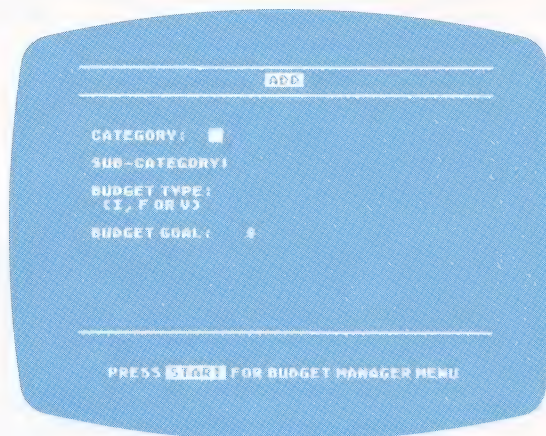


Figure 6-2 ADD Format

4. Type in the subcategory, if any, then press **RETURN**.

If the budget category already exists, then an error message will be displayed advising you of same, and you are to enter another category name.
5. Type the code for the budget type (if not already displayed): **I** for Income, **F** or fixed expenditure, or **V** for variable expenditure and press **RETURN**.

Note: If the category name is TRANSFER, the budget type is automatically set by the program to **T**, and you **cannot** change or modify it at any time.
6. Type your budget goal (if not already displayed) and press **RETURN**. This is the dollar figure within which you want to keep your expenses for the month. If you do not make an entry here, your budget goal will always be displayed as 0.00 when doing a budget analysis.
7. Answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y**, press **RETURN**, and continue to Step 8.
 - If no, type **N**, press **RETURN**, and repeat Steps 3-7.
8. If you have more budget categories to enter, repeat Steps 3-7. If you are finished adding Budget Categories, press **START** to return to the Budget Manager Main Menu.
9. To return to the System Menu, type **EXIT** and press **RETURN**.
10. To exit from your personal finance program, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

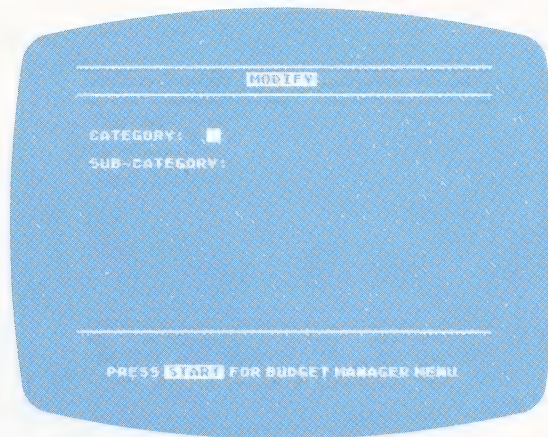


Figure 6-3 MODIFY Format

MODIFY Format

Use the MODIFY format when you need to change or edit a budget category, subcategory, or budget type.

1. Type the keyword and press **RETURN**. The MODIFY format (Figure 6-3) will be displayed.
2. Type the category name with which you want to work and press **RETURN**.
3. Type the subcategory name and press **RETURN**.

If you want to modify a category name every place it appears in your files, typing **ALL** as the subcategory name will do this for you. To explain this further, let's take the category of **CAR**. If you have three subcategories under CAR (Fuel, Repairs, and Accessories), they will be stored on the Data Diskette as follows:

CAR	CAR	CAR
Fuel	Repairs	Accessories

Therefore, if you want to change **CAR** to **AUTOMOBILE**, you type the new category name in Step 4 below. CAR will be changed to AUTOMOBILE in each of the files indicated.

- If the subcategory shown is correct, just press **RETURN** and the next subcategory will be displayed.
- If the subcategory shown is not correct, type **N**, press **RETURN**, and you will be asked to type in the change you want. Press **RETURN** to continue.

When you have completed your review and modification of the subcategories in the above-mentioned format, continue with Step 7.

The program searches the Data Diskette in the disk drive for the old category/subcategory. When they have been located, the format in Figure 6-4 is displayed.

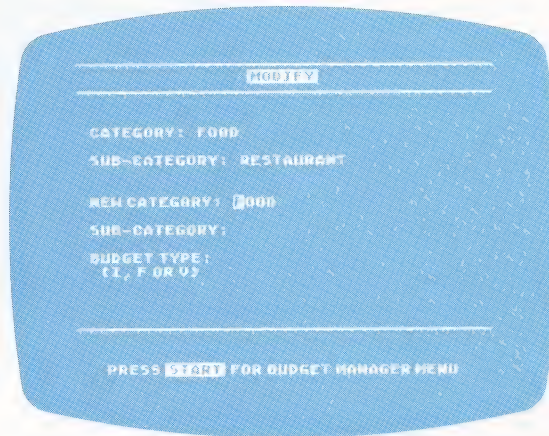


Figure 6-4 MODIFY Format

Also, if you type in a nonexistent category/subcategory for modification, an error message appears and you are to reenter the information requested.

4. Type the new category name, if necessary, then press **RETURN**.
5. Type the new subcategory name, if necessary, and press **RETURN**.
6. The old budget type will be displayed. Type the new budget type, if necessary, and press **RETURN**.
7. Answer the prompt IS THIS CORRECT? Y/N.
 - If yes, type **Y** and press **RETURN**. The change is made and you are to continue with Step 8.
 - If no, type **N**, press **RETURN**, and repeat Steps 2-7.
8. If you have more budget categories to modify, press **RETURN** and repeat Steps 2-8. If you are finished modifying budget categories, press **START** to return to the Budget Manager Main Menu.
9. To return to the System Menu, type **EXIT** and press **RETURN**.
10. To exit from the Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

PLAN Format

The PLAN format lets you plan your budget goals for a month at a time. You do this by establishing budget goals for each budget category.

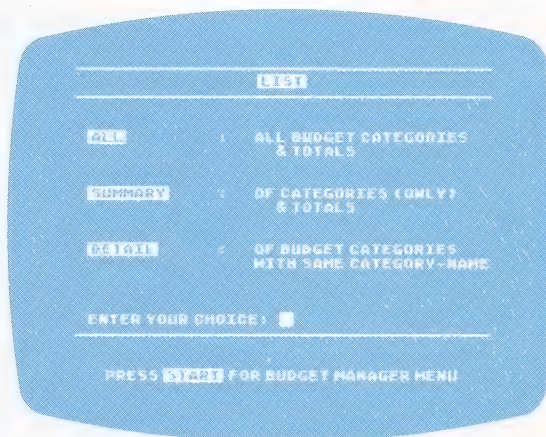


Figure 6-6 LIST Format

LIST Format

You will be able to list (through a screen display or a printer) the budget categories, budget types, and budget goals from the budget file.

Type the keyword and press **RETURN**. The LIST format (Figure 6-6) will be displayed.

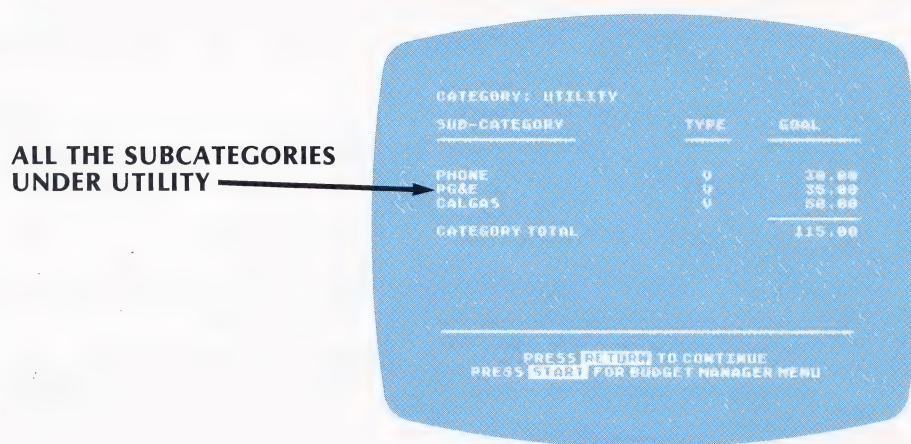


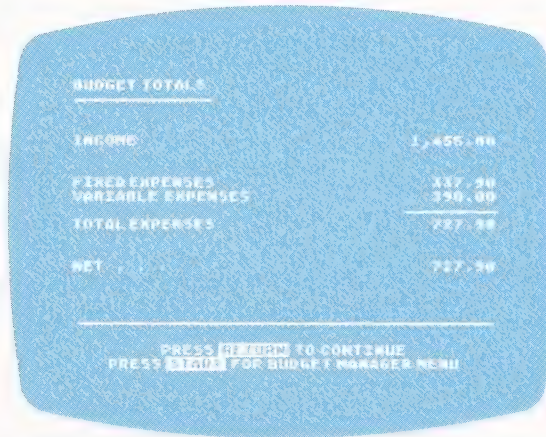
Figure 6-7 LIST/ALL Screens

ALL Format

If you choose ALL, you will see **all** the categories and their subcategories, their budget total, goals, and budget types.

1. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If yes, turn the printer on, type **Y**, and press **RETURN**.
 - If no, type **N**, press **RETURN**, and the listing will be displayed on the screen.

2. When listing to the screen, press **RETURN** after each listing, until all the requested data has been listed, including budget totals (see Figure 6-8). When the listing goes to the printer, the listing is completed automatically.



A screenshot of a computer terminal displaying budget totals. The screen is blue with white text. At the top, it says 'BUDGET TOTALS' followed by a horizontal line. Below this, it lists 'INCOME' as 1,456.00, 'FIXED EXPENSES' as 337.50, 'VARIABLE EXPENSES' as 790.00, and 'TOTAL EXPENSES' as 1,127.50. Below these, it shows 'NET' as 328.50. At the bottom, there are two lines of text: 'PRESS RETURN TO CONTINUE' and 'PRESS START FOR BUDGET MANAGER MENU'.

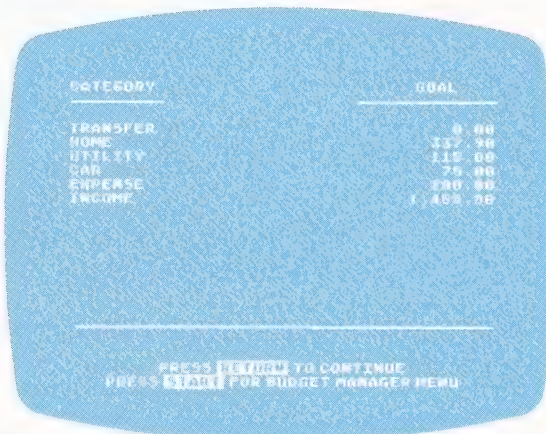
BUDGET TOTALS	
INCOME	1,456.00
FIXED EXPENSES	337.50
VARIABLE EXPENSES	790.00
TOTAL EXPENSES	1,127.50
NET	328.50

PRESS RETURN TO CONTINUE
PRESS START FOR BUDGET MANAGER MENU

Figure 6-8 Budget Totals

3. When all the categories have been listed, the program will return to the LIST Submenu.
4. To return to the Budget Manager Main Menu, press **START**.
5. To return to the System Menu, type **EXIT** and press **RETURN**.
6. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

SUMMARY Format



A screenshot of a computer terminal displaying a summary format. The screen is blue with white text. At the top, it has two columns: 'CATEGORY' and 'GOAL'. Below this, it lists 'TRANSFER' as 0.00, 'HOME' as 337.50, 'UTILITY' as 115.00, 'CAR' as 790.00, 'EXPENSE' as 1,127.50, and 'INCOME' as 1,456.00. At the bottom, there are two lines of text: 'PRESS RETURN TO CONTINUE' and 'PRESS START FOR BUDGET MANAGER MENU'.

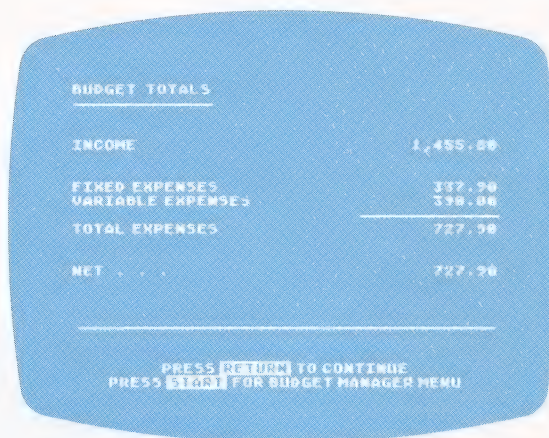
CATEGORY	GOAL
TRANSFER	0.00
HOME	337.50
UTILITY	115.00
CAR	790.00
EXPENSE	1,127.50
INCOME	1,456.00

PRESS RETURN TO CONTINUE
PRESS START FOR BUDGET MANAGER MENU

Figure 6-9 SUMMARY Format

You can review all of your budget category totals, goals, and types via the SUMMARY format. The listing of the categories (without the subcategories) is produced through your printer (if you have one connected) or onto your television screen.

1. Type the keyword and press **RETURN**. The SUMMARY format (Figure 6-9) will be displayed.
2. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If yes, type **Y**, press **RETURN**, and your listing will go to the printer.
 - If no, type **N**, press **RETURN**, and the listing will go to the screen.
3. A summary of your categories will be displayed with your budget goals. (If you are not using a printer, go to Step 5.)
4. If you are using a printer, each listing will be printed automatically until all requested information has been printed. If you are not using a printer, press **RETURN** to continue the listing until all requested information has been displayed.
5. When there are no more categories to list, a list of budget totals will be displayed (see Figure 6-10).



BUDGET TOTALS	
INCOME	1,455.00
FIXED EXPENSES	332.90
VARIABLE EXPENSES	390.00
TOTAL EXPENSES	727.90
NET . . .	727.90

PRESS **RETURN** TO CONTINUE
PRESS **START** FOR BUDGET MANAGER MENU

Figure 6-10 Budget Totals for the SUMMARY Format

6. Press **RETURN**. When all category totals have been listed, the screen will return to the LIST Menu.
7. To return to the Budget Manager Main Menu, press **START**.
8. To return to the System Menu, type **EXIT** and press **RETURN**.
9. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

DETAIL Format

You can review a detail of each category you select by using the DETAIL format.

1. Type the keyword and press **RETURN**.
2. Type the category you want to see detailed and press **RETURN**.

If you enter a nonexistent category, a message prompt advises you of same. The cursor returns to the category entry position for another name.
3. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If yes, the category will be listed in detail to the printer.
 - If no, the category will be listed in detail on the screen.
4. Press **RETURN** and the LIST format will be redisplayed.
5. Repeat Steps 1-4 until you have reviewed all the categories you want listed in detail. When you are finished with the LIST format, press **START** to return to the Budget Manager Main Menu.
6. To return to the System Menu, type **EXIT** then press **RETURN**.
7. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

COPY Format

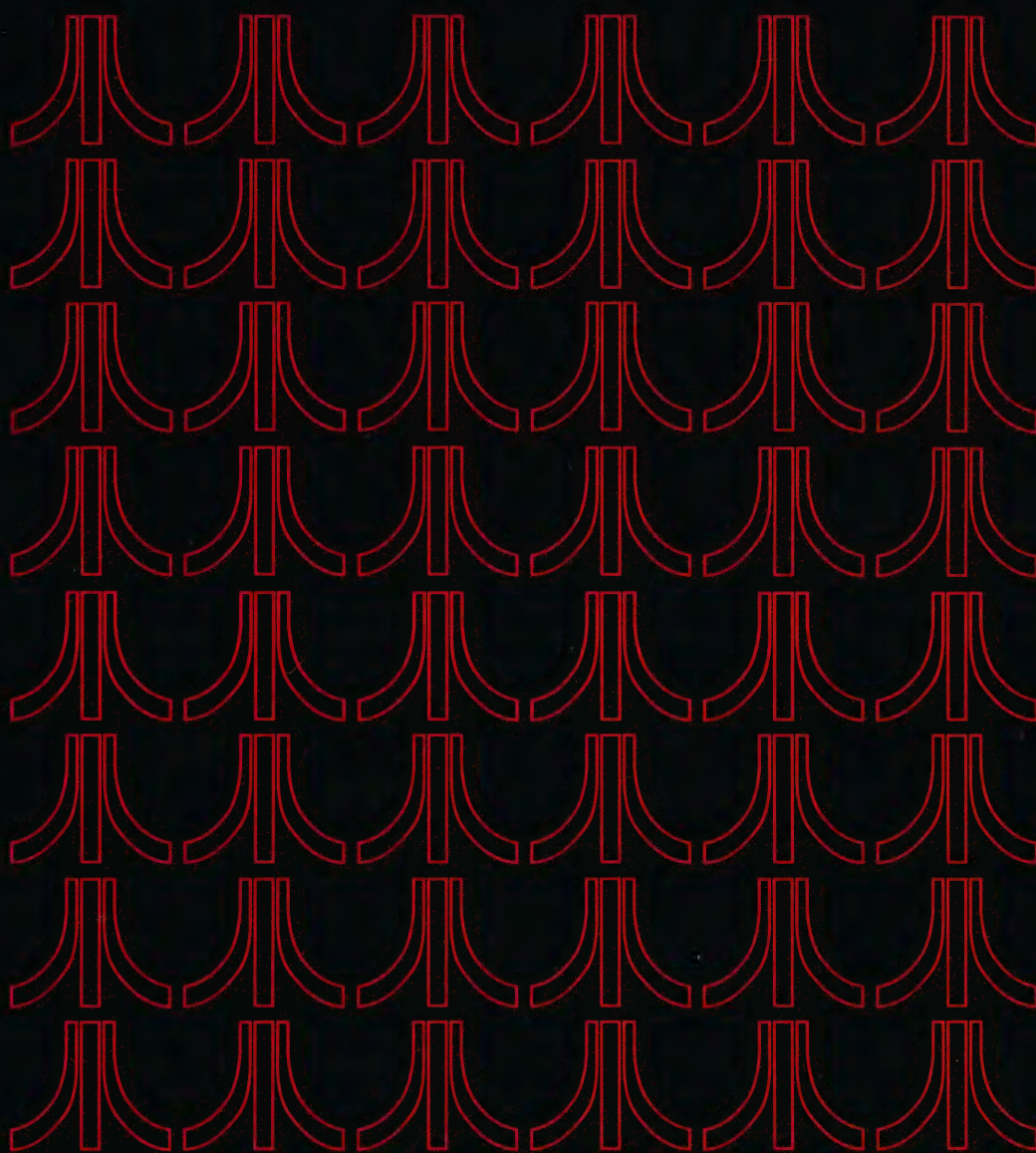
You are able to copy the **current** budget categories and budget types (not budget goals) onto the **old** Data Diskette(s) with the COPY format. This format should be used whenever you have modified or changed information relating to any budget category. This updated information on the **current** Data Diskette should be copied onto all of the **old** Data Diskettes so there is no conflict of data for later analysis.

1. Type the keyword **RETURN**. Follow the prompt message to INSERT THE CURRENT DATA DISKETTE, then press **RETURN** to continue. The message ONE MOMENT PLEASE is displayed while the **current** budget file is loaded into the computer memory.

If the **current** Data Diskette is not loaded in the disk drive, then you are asked to INSERT THE CURRENT DATA DISKETTE and press **RETURN** to continue.
3. Follow the message prompt INSERT AN OLD DATA DISKETTE and press **RETURN** to continue. The program will copy the **current** budget file to the **old** Data Diskette while displaying the message COPYING BUDGET FILE. The message DONE will be displayed when the backup process is complete.
4. Press **RETURN** to continue copying the **current** budget files to additional **old** data diskettes.

-
5. When you are finished with the COPY format, press **START** to return to the Budget Manager Menu.
 6. To return to the System Menu, type **EXIT** and press **RETURN**.
 7. To exit from the Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

BUDGET ANALYZER



ATARI®

BUDGET
ANALYZER

BUDGET ANALYZER

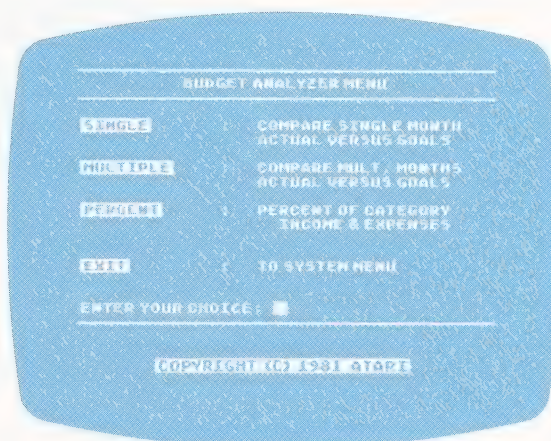


Figure 7-1 Budget Analyzer Menu

The Budget Analyzer shows how you are managing your cash flow. You reach the Budget Analyzer module on System Diskette II through the System Menu. On the Budget Analyzer Main Menu, there are three options from which to choose:

- **Single** compares a single month's actual expenses against your established goals.
- **Multiple** compares your actual expenses over several months against your established goals for those months.
- **Percent** shows your actual expenses against income and the expenses within a category in percentages.

Refer to the appropriate subsection for your selection.

SINGLE Format

1. Type the keyword and press **RETURN**.
2. Decide which subfunction you want: **ALL** to see all budget categories and totals for a single month; **SUMMARY** for a summary of categories (only) and totals for a single month; or **DETAIL** for a detail of budget categories having the same category name for a single month.

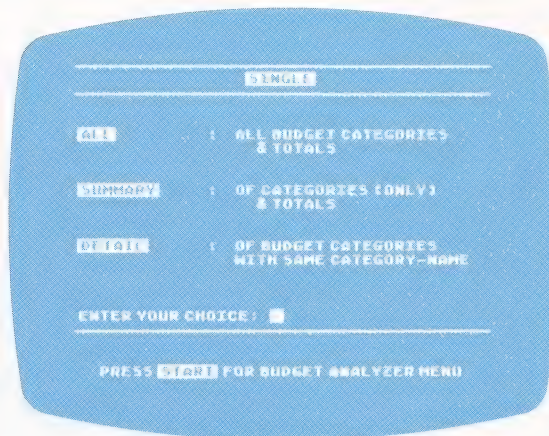


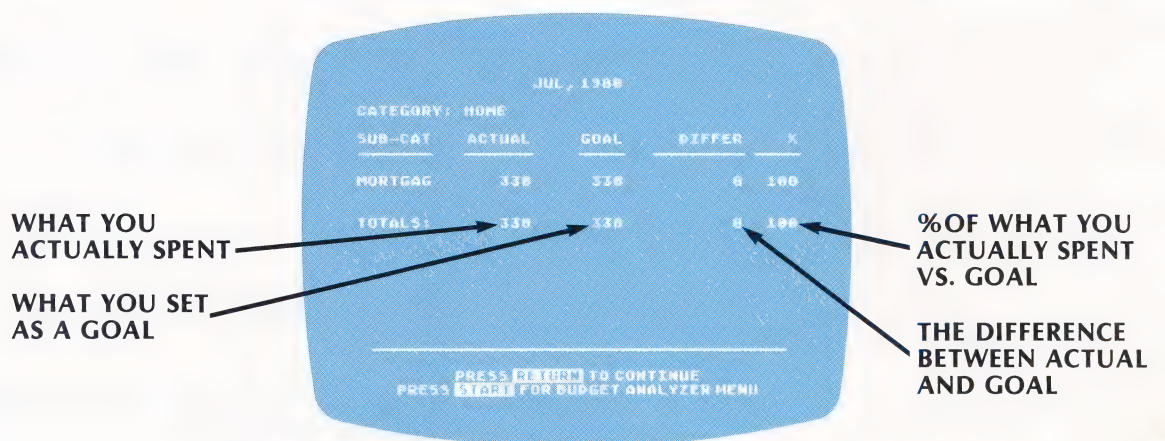
Figure 7-2 Single Format

SINGLE/ALL

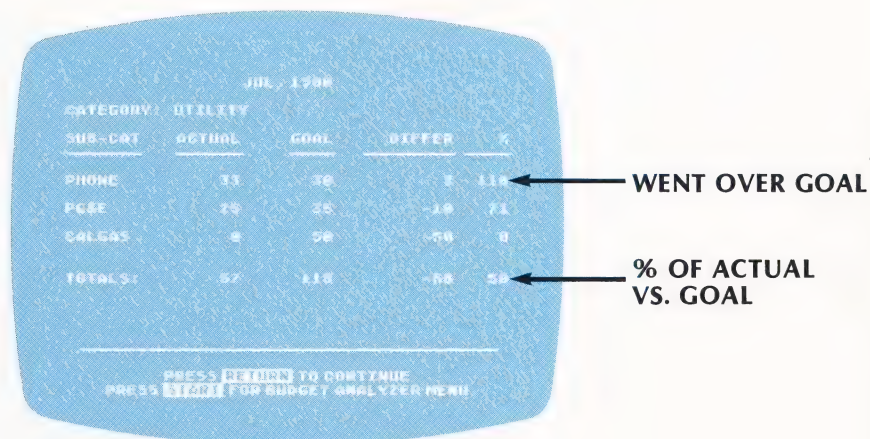
This format shows a single month's actual expenses against your goals for **all** categories and their subcategories with their budget totals.

1. Enter the starting month of entries you want in the MM/YY format and press **RETURN**.
2. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If yes, type **Y**, press **RETURN** (make sure the printer is turned on), and your information will be listed to the printer.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and your information will be displayed on the screen.

Each category and subcategory will be listed individually (see Figures 7-3a,b). When all categories and their subcategories have been listed, the totals for **all** categories (Figure 7-4) will also be listed.



(a)



(b)

Figure 7-3 Summary Screens For SINGLE/ALL

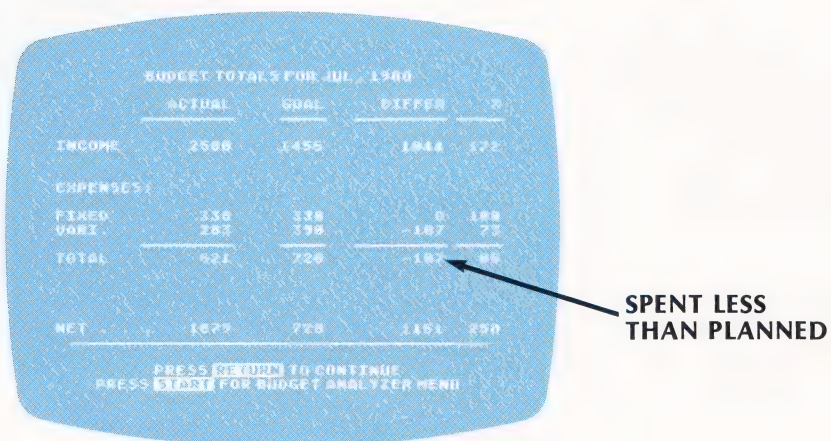


Figure 7-4 Budget Totals

SINGLE/SUMMARY

This format shows a **summary** of a single month's actual expenses against your budget goals for just the categories (no subcategories) and their totals.

1. Type the keyword and press **RETURN**.
2. Type the starting month in the MM/YY format and press **RETURN**.
3. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and your information will be displayed on the screen (see Figure 7-5).
 - If yes, type **Y**, press **RETURN** (make sure the printer is turned on), and your listing will go to the printer.

SUMMARY FOR JUL, 1989				
CAT	ACTUAL	GOAL	DIFFER	%
TRANSEE	1617	0	1617	***
HOME	338	338	0	100
UTILITY	57	115	-58	50
CAR	96	75	21	128
EXPENSE	138	200	-70	65
INCOME	2500	1456	1044	172

PRESS RETURN TO CONTINUE
PRESS START FOR BUDGET ANALYZER MENU

*** MEANS NO
GOAL INDICATED

WENT OVER
GOAL SET

(a)

BUDGET TOTALS FOR JUL, 1989				
	ACTUAL	GOAL	DIFFER	%
INCOME	2500	1456	1044	172
EXPENSES:				
FIXED	338	338	0	100
VARI.	203	390	-187	73
TOTAL	521	728	-207	85
NET	1979	726	1151	250

PRESS RETURN TO CONTINUE
PRESS START FOR BUDGET ANALYZER MENU

WHAT YOU
EXPECTED
TO SPEND

SPENT LESS
THAN PLANNED

WHAT IS LEFT

(b)

Figure 7-5 Single/SUMMARY Format

SINGLE/DETAIL

This format shows in **detail** the budget categories with the same budget category names.

1. Type the keyword and press **RETURN**.
2. Type the starting month in the MM/YY format and press **RETURN**.
3. Type the category you want detailed, then press **RETURN**.

If you enter a nonexistent category, a message prompt advises you of same. The cursor returns to the category entry position for another name.

4. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If yes, type **Y**, and press **RETURN**. The listing will go to the printer.
 - If no, type **N**, and press **RETURN** (or just press **RETURN**). The information will be displayed on the screen.

JUL, 1986				
CATEGORY: UTILITY				
SUB-CAT	ACTUAL	GOAL	DIFFER	%
PHONE	33	30	3	110
PG&E	25	35	-10	71
CAL GAS	8	50	-50	8
TOTALS:	57	115	-50	59

PRESS **RETURN** TO CONTINUE
PRESS **START** FOR BUDGET ANALYZER MENU

Figure 7-6 Single/DETAIL Format

5. After the listing is finished (Figure 7-6), press **RETURN** to go back to the Budget Analyzer Menu.
6. To return to the System Menu, type **EXIT** and press **RETURN**.
7. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

MULTIPLE Format

This format shows the actual expenses for more than one month against the budget goals you previously entered for the categories you select.

1. Type the keyword **RETURN**. Follow the message prompt INSERT THE CURRENT DATA DISKETTE, and press **RETURN**.
2. Type the starting month in the MM/YY format for the category you want analyzed and press **RETURN**.
3. Type the number of months (2-12) you want analyzed and press **RETURN**.
4. Answer the prompt BAR CHART? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and the information will be in a listed form.
 - If yes, type **Y**, press **RETURN**, and the information will be in bar chart form. (Step 7 will not be required.)

-
5. Type the category you want analyzed and press **RETURN**. If you want all the categories, type **ALL** press **RETURN**, and go to Step 6.

If you type **ALL** as the category name, you will be given the option of seeing: Total Income, Fixed Expenses, Variable Expenses, Total Expenses, or Net Income.

- If that is the category you want, press **RETURN** and go to Step 7.
 - If it is not the category you want, press **SELECT** again for the program to continue scanning for another category. Repeat Steps 5-6 until the proper category is displayed, then press **RETURN** and go to Step 7.
6. Type the subcategory (if any) you want included in the analysis. (If the subcategory is nonexistent, a message prompt will advise you of same and you are to reenter another name.) (If you want the totals for the category listed, type **ALL** and press **RETURN**.) Press **SELECT** if you want the program to scan the subcategories for the category you entered. When a single subcategory is displayed, make the following decisions:
 - If it is the subcategory you want, press **RETURN** and go to Step 7.
 - If it is not the subcategory you want, press **SELECT** again for the program to continue scanning for another subcategory. Repeat Step 6 until the proper subcategory is displayed, then press **RETURN** and go to Step 7.
 7. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and the information will be displayed on the screen.
 - If yes, type **Y**, press **RETURN**, and the listing will go to the printer.
 8. A prompt will tell you which diskette to place in the disk drive if the wrong data diskette is currently inserted. Press **RETURN** to continue. If you cannot find the data diskette for the month, press **OPTION** to bypass the entry.
 9. Your selected category/subcategory will be analyzed either in a bar chart (Figure 7-7) or as a listing (Figure 7-8). If you asked for **all** subcategories, the bar chart or listing will give you a total of all the subcategories in that category.
 10. If you are listing to the screen, press **RETURN** again, and another screen (Figure 7-9) displays the budget totals for the same category and subcategory. When your analysis is complete, press **RETURN** to go back to the Budget Analyzer Main Menu.
 11. To return to the System Menu, type **EXIT** and press **RETURN**.
 12. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

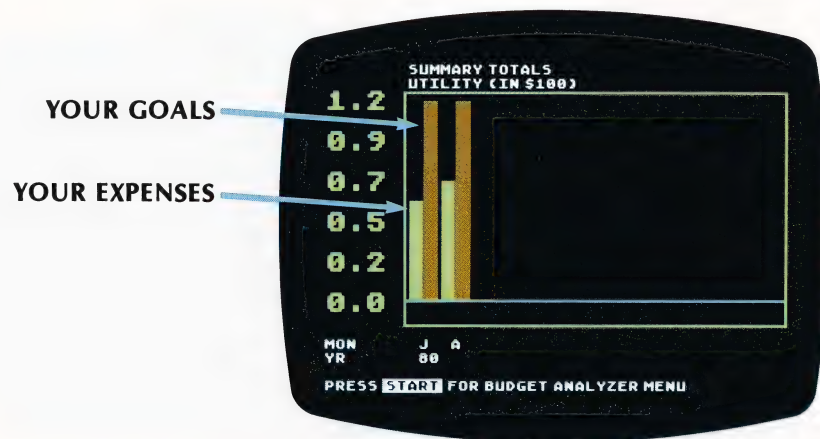


Figure 7-7 Analysis by Bar Chart

SUMMARY TOTALS
CATEGORY: UTILITY

MONTH	ACTUAL	GOAL	DIFFER	%
JUL	57	115	-58	58
AUG	62	115	-48	58

PRESS **RETURN** TO CONTINUE
PRESS **START** FOR BUDGET ANALYZER MENU

Figure 7-8 Analysis by Listing Screen

CATEGORY: UTILITY
SUB-CATEGORY: ALL

	ACTUAL	GOAL	DIFFER	%
TOTALS:	124	239	-106	54
MEAN	62	115	-53	54

PRESS **RETURN** TO CONTINUE
PRESS **START** FOR BUDGET ANALYZER MENU

Figure 7-9 Budget Category Totals Screen

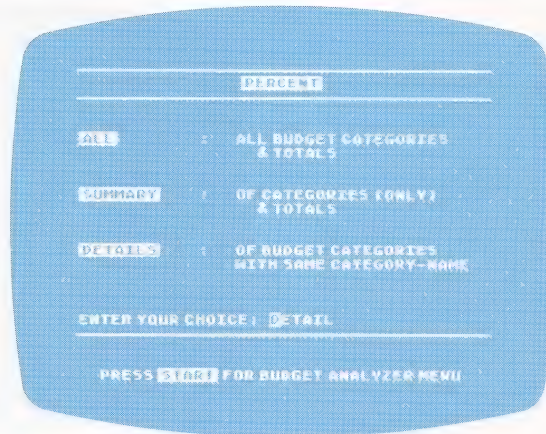


Figure 7-10 PERCENT Format

PERCENT Format

You can select the Percent Analysis in one of three formats: **ALL** for all the categories and their subcategories with their totals; **SUMMARY** for the categories only (no subcategories) and their totals; **DETAIL** for a detail of all budget categories with the same category name and their totals.

Type the keyword and press **RETURN**. You will need to make an additional selection between seeing an analysis of **all** budget categories and their totals; a **summary** of categories (only) and their totals; or a **detail** of budget categories with the same category name.

PERCENT/ALL

1. Type the keyword and press **RETURN**.
2. Type the starting month in the MM/YY format of the category to be analyzed and press **RETURN**. If there is a date on the screen, and it is the date you want, just press **RETURN**.
3. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and the information will be displayed on the screen.
 - If yes, type **Y**, press **RETURN**, (make sure the printer is turned on) and the listing will go to the printer.
4. The information will be listed (Figure 7-11) in percentages.
 - (a) The chart heading is the category you requested.
 - (b) All the subcategories under the category you requested are then listed.
 - (c) The chart shows what percentage of the category each subcategory represents.
 - (d) The chart shows what percentage of your income each subcategory represents.
 - (e) The chart shows what percentage the subcategory expenses represent under the category.

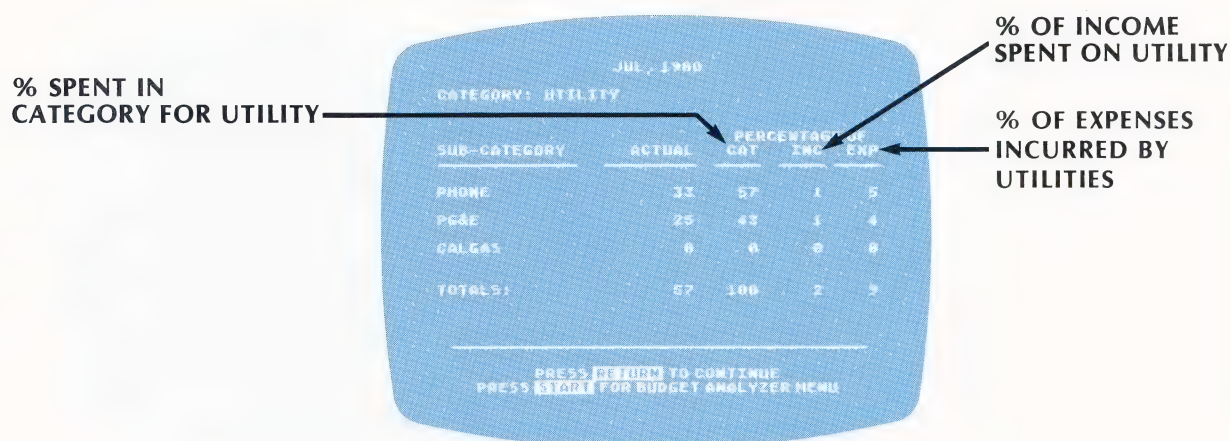


Figure 7-11 Analysis By PERCENT/ALL

5. If you are listing to the screen, press **RETURN** again. A category total in percentages will be listed.
6. Repeat Steps 4-5 until all the categories have been listed or until you are ready to press **START** to return to the Budget Analyzer Menu.
7. To return to the System Menu, type **EXIT** and press **RETURN**.
8. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

PERCENT/SUMMARY

1. Type the keyword and press **RETURN**.
2. Type the starting month you want in the MM/YY format, then press **RETURN**.
3. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and the information will be displayed on the screen.
 - If yes, type **Y**, press **RETURN** (make sure the printer is on), and the listing will go to the printer.
4. The listing will be presented by category only (see Figure 7-12) with the same percentage comparisons as under **ALL**. If you are listing to the screen, continue to press **RETURN** until all categories have been presented.
5. When all the categories have been analyzed, press **RETURN** to go back to the Budget Analyzer Menu.
6. To return to the System Menu, type **EXIT** and press **RETURN**.
7. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

SUMMARY FOR JUL, 1988				
CATEGORY	ACTUAL	CAT	PERCENTAGE OF INC	EXP
TRANSFER	1817	100	65	258
HOME	338	100	14	54
UTILITY	57	100	2	7
CAR	36	100	6	18
EXPENSE	139	100	5	21
INCOME	2580	100	100	403

PRESS RETURN TO CONTINUE
PRESS START FOR BUDGET ANALYZER MENU

Figure 7-12 Analysis By PERCENT/SUMMARY

PERCENT/DETAIL

1. Type the keyword and press **RETURN**.
2. Type the starting month to be analyzed in the MM/YY format and press **RETURN**. If the date on the screen is what you want, just press **RETURN**.
3. Type the category you want and press **RETURN**. If the category on the screen is correct, just press **RETURN**.

If the category is nonexistent, a message prompt will advise you of same. Enter another name, and press **RETURN** to continue.

4. Answer the prompt ARE YOU USING A PRINTER? Y/N.
 - If no, type **N**, press **RETURN** (or just press **RETURN**), and the information will be displayed on the screen.
 - If yes, type **Y**, press **RETURN** (make sure the printer is turned on), and the listing will go to the printer.
5. The listing will show the category in detail as shown in Figure 7-13.
 - (a) The chart heading is the category you requested.
 - (b) All the subcategories under the category are then listed.
 - (c) The chart shows what percentage of the category each subcategory represents.
 - (d) The chart shows what percentage of your income each subcategory represents.
 - (e) The chart shows what percentage the subcategory expenses represent under the category.
6. Press **RETURN** to return to the Budget Analyzer Main Menu.
7. Repeat Steps 1-6 if more categories are to be analyzed.

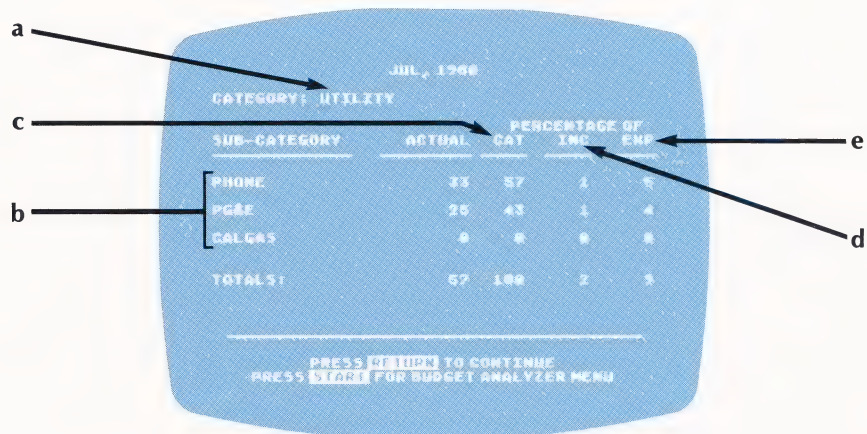


Figure 7-13 Analysis by PERCENT/DETAIL

8. If you are finished with the Budget Analyzer module, type **EXIT** to return to the System Menu.
9. To exit from your Personal Financial Management System, type **EXIT** and press **RETURN**. When the message prompt appears, you can turn off the system.

BUDGET FORECASTER



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FORECASTER

BUDGET FORECASTER

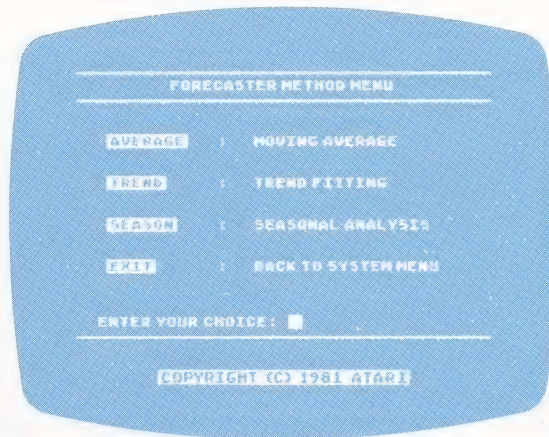


Figure 8-1 Forecaster Method Menu

The Budget Forecaster module gives you a projection of your anticipated expenditures over a selected period of time. The projection is based on the information you have entered into your data base over the past several months. It is important that you create a data base of two months or more in order to obtain a significant forecast of your personal finances and budget (the more data you can provide, the more accurate your forecast will be).

The forecasts are presented to you in one of three ways:

- Through **AVERAGING** your previous expenses and spending habits and projecting them into the months ahead
- By establishing a **TREND** of your expenses and spending habits and forecasting the same into the near future
- By formulating **SEASONAL** expenses and spending habits, and projecting them ahead on a seasonal basis

Once you have established the type of forecast you want for a selected category, you will have a choice of how you want the forecast presented:

- Through a bar chart
- Via a listing on your television screen
- In the hardcopy off your printer (this will require that a printer be connected to your ATARI 800 Personal Computer System)

The directions for entering the data to obtain forecasts by the AVERAGING Method, TREND Method, and SEASONAL Method are the same. Please follow the steps below:

1. From the System Menu, type the keyword and press **RETURN**. The Forecast Method Menu (Figure 8-1) will appear on the screen.
2. Type the method of forecasting you want (AVERAGE, TREND, SEASON) and press **RETURN**. The Data Selection Screen (Figure 8-2) will appear.

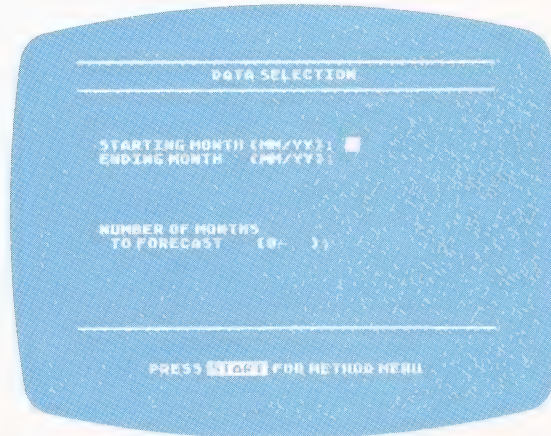


Figure 8-2 Data Selection Screen

3. Type the starting month, in the MM/YY format, containing the information you want forecasted. Press **RETURN**.
4. Type the ending month, in the MM/YY format. Press **RETURN**.
5. Enter the total number of months you want the forecast to cover (refer to the note below) and press **RETURN**.

Note: The system can handle up to 30 months of data. From 30, the system deducts the number of months used as the basis for forecasting (Steps 3 and 4). The remainder is the maximum number of months possible to forecast. This number will be displayed on the screen.

6. The CATEGORY SELECTION format will appear on the screen. Type the category you want forecasted and press **RETURN**. A prompt will tell you to INSERT THE XXXX DATA DISKETTE and press **RETURN** to continue. (The Current Data Diskette must be in the disk drive.)

If you type **ALL** as the category name, you will be given the choice of reviewing: Income, Fixed Expenses, Variable Expenses, Total Expenses, or Net Income.

7. Type in the subcategory you want forecasted and press **RETURN**. (If you prefer, you can press **SELECT** until you see the subcategory you want forecasted.) You will be asked to insert the Data Diskette containing the month shown on the screen. Press **RETURN** to continue.

If you want to skip the data indicated on the display for any reason, press the **OPTION** key and the system will prompt for the next Data Diskette. Repeat the procedure in Step 7 until all the data is reviewed, then go to Step 8.

8. The Forecaster Display Menu (Figure 8-3) will appear on the screen allowing you to select the form in which you want the budget forecast presented. Type the keyword and press **RETURN**. (If you select the PRINT format, make sure you turn the printer on.)

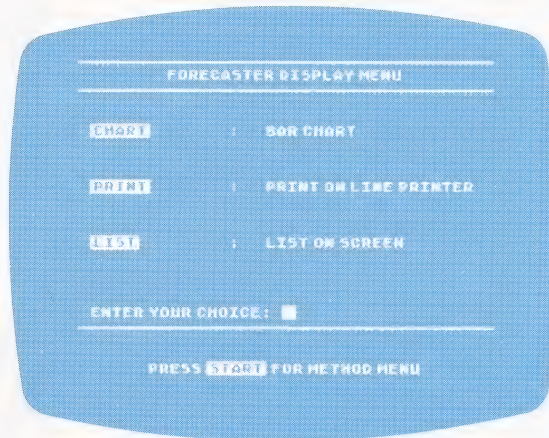
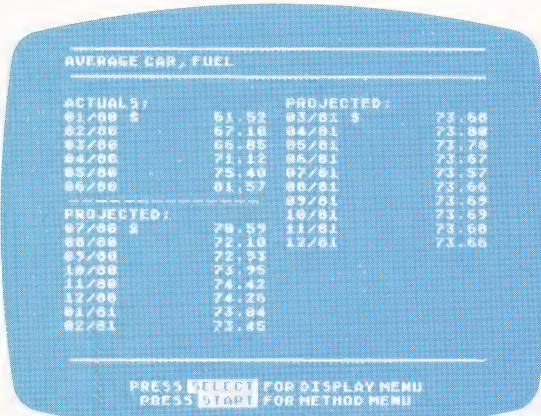


Figure 8-3 Forecaster Display Menu

If you want to change the type of forecast, press the **START** key to return to the Budget Forecaster Main Menu. Type the keyword for the type of forecast you want and press **RETURN** to continue. Press **OPTION**, and the same information you were forecasting in the last format will be forecasted in your new format. If you choose to list the forecast, the data will be listed in the format you see in Figure 8-4. The ACTUAL expenses are shown first, then your PROJECTED expenses for the number of months you requested are listed.

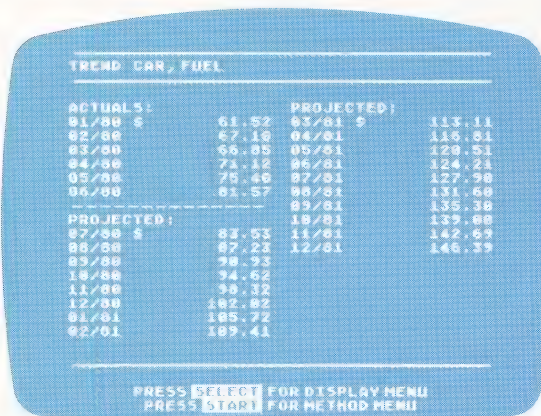
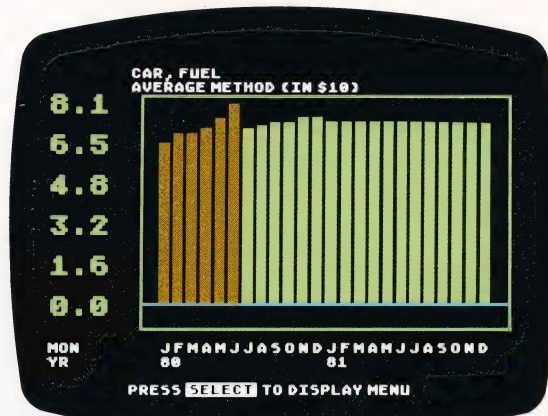
Figure 8-4 shows examples of the different ways the information is presented.

LIST/PRINT

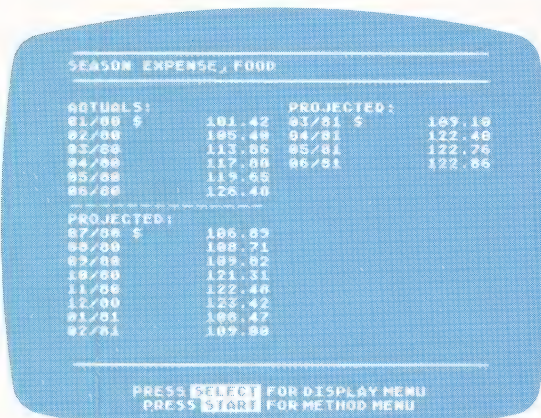
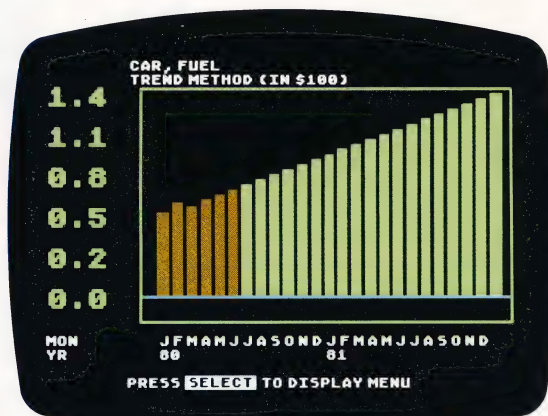


AVERAGE

BAR CHART



TREND

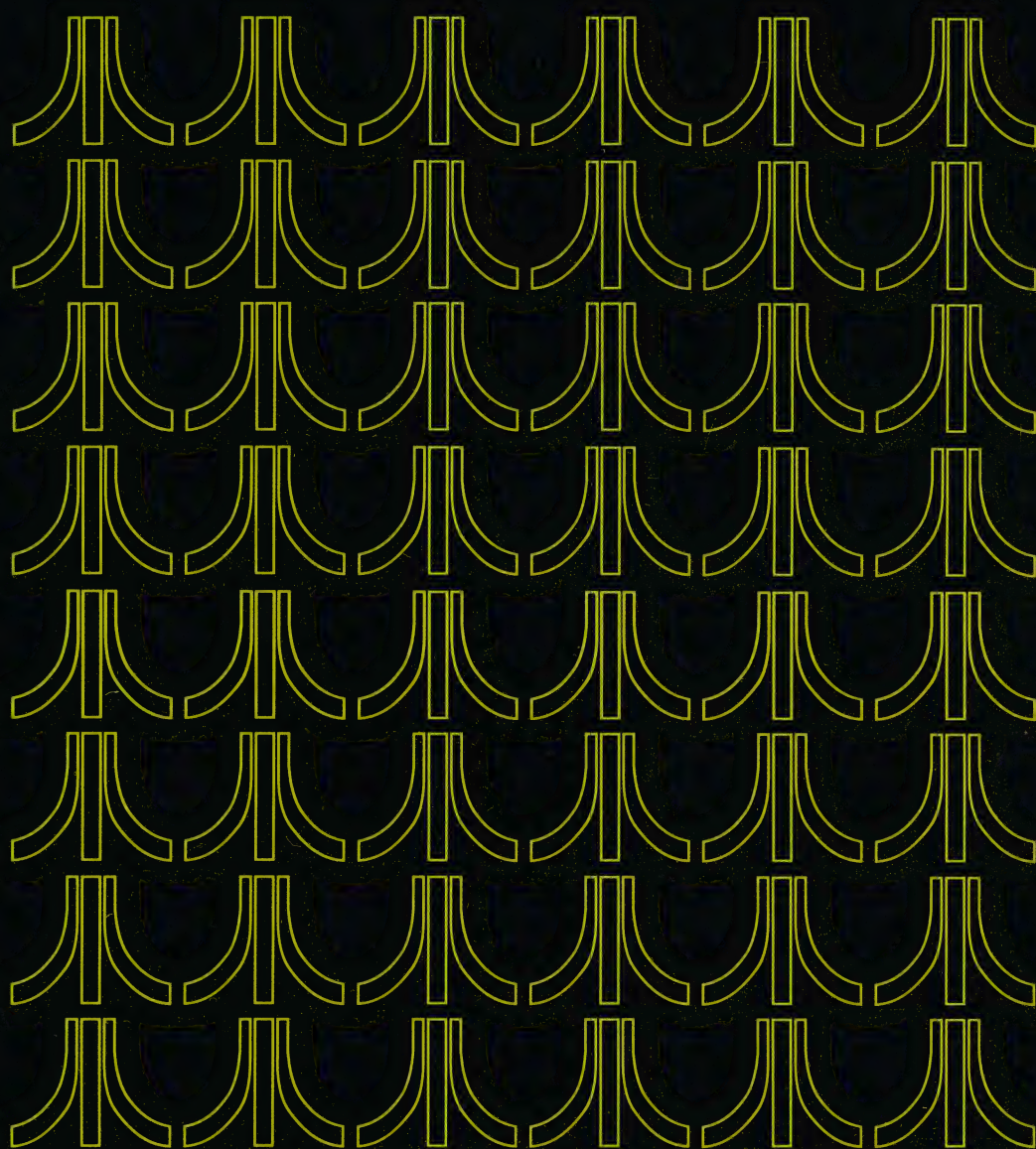


SEASONAL



Figure 8-4 Methods of Forecast Presentations

EXIT / HELP



ATARI®

EXIT / HELP

EXITING THE PERSONAL FINANCIAL MANAGEMENT PROGRAM

It is **IMPERATIVE** to follow an exiting procedure when you are through working with your Personal Financial Management System program. If you do not initiate the procedures below, you take the risk of losing some of the information entered into the data base during the work session.

1. Type **EXIT** to return to the System Menu from the module you are in.
2. Type **EXIT** again to exit the system. A message prompt appears, saying
END OF PERSONAL FINANCIAL MANAGEMENT SYSTEM - YOU MAY
NOW TURN OFF THE MACHINE.
3. Take the diskette out of the disk drive and place it in its white protective sleeve. Store in a safe place.
4. Turn off the disk drive and ATARI 800 Personal Computer System.
5. Turn off the television set.

Although every effort has been made to ensure the quality and performance of the ATARI Personal Financial Management System, problems do occasionally happen. These could be caused by equipment failures or diskettes that have gone bad for one reason or another. Because of the latter situation, we strongly recommend you do a backup procedure (through the CREATE module) following each work session. By making a backup copy of the Current Data Diskette, you will minimize the risk of losing your data files.

The following paragraphs will tell you how to handle the problems that may occur while you are working with the Personal Financial Management System.

Unable to Boot (Start-up) the System:

If your system will not start up properly or a BOOT ERROR message occurs, it could be for one of the following reasons:

- You do not have the equipment connected properly. If this is the case, refer to your ATARI equipment operator's manuals for hook-up procedures.
- You may not have your ATARI BASIC cartridge inserted.
- You may not have enough RAM (refer to your *ATARI 800™ Operator's Manual* for proper insertion of more RAM modules, available through your dealer). Be certain you have at least 2 16K RAM modules.
- You may have a malfunctioning RAM module, cables or connecting cords, malfunctioning disk drive, or insufficient power coming into the system. For the first three, see your dealer.
- Your System Diskette may be bad. See your dealer for a replacement.

If you or your dealer cannot solve any of the above problems, please call ATARI Customer Service at (800) 538-8547 or, if dialing within California, (800) 672-1404.

General Recovery Procedure

If you are getting INVALID information while running your program, please check the instructions to make sure you entered your information correctly.

If you find your disk drive has paused for a moment, do not be alarmed. This is **not** an equipment failure. If the disk drive does, however, fail to resume function after several minutes, remove the diskette in the disk drive. Then try to re-boot the system. You should consider the diskette no longer valid. Immediately make a new "backup" copy of your Backup Data Diskette after you re-boot the system. If you do not have a backup copy, you have lost the information on the Data Diskette that was in the disk drive at the time of failure.



**LIMITED 90-DAY WARRANTY
ON ATARI® PERSONAL COMPUTER PRODUCTS**

ATARI, INC. ("ATARI") warrants to the original consumer purchaser that this ATARI Personal Computer Product (not including computer programs) shall be free from any defects in material or workmanship for a period of 90 days from the date of purchase. If any such defect is discovered within the warranty period, ATARI's sole obligation will be to repair or replace, at its election, the Computer Product free of charge on receipt of the unit (charges prepaid, if mailed or shipped) with proof of date of purchase satisfactory to ATARI at any authorized ATARI Service Center. For the location of an authorized ATARI Service Center nearest you, call toll-free:

In California (800) 672-1430
Continental U.S. (800) 538-8547

or write to: Atari, Inc.
Customer Service Department
1340 Bordeaux Drive
Sunnyvale, CA 94086

YOU MUST RETURN DEFECTIVE COMPUTER PRODUCTS TO AN AUTHORIZED ATARI SERVICE CENTER FOR IN-WARRANTY REPAIR.

This warranty shall not apply if the Computer Product: (i) has been misused or shows signs of excessive wear, (ii) has been damaged by being used with any products not supplied by ATARI, or (iii) has been damaged by being serviced or modified by anyone other than an authorized ATARI Service Center.

ANY APPLICABLE IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY LIMITED TO NINETY DAYS FROM THE DATE OF PURCHASE. CONSEQUENTIAL OR INCIDENTAL DAMAGES RESULTING FROM A BREACH OF ANY APPLICABLE EXPRESS OR IMPLIED WARRANTIES ARE HEREBY EXCLUDED. Some states do not allow limitations on how long an implied warranty lasts or do not allow the exclusion or limitation of incidental or consequential damages, so the above limitations or exclusions may not apply to you.

This warranty gives you specific legal rights and you may also have other rights which vary from state to state.

**DISCLAIMER OF WARRANTY
ON ATARI COMPUTER PROGRAMS**

All ATARI computer programs are distributed on an "as is" basis without warranty of any kind. The entire risk as to the quality and performance of such programs is with the purchaser. Should the programs prove defective following their purchase, the purchaser and not the manufacturer, distributor, or retailer assumes the entire cost of all necessary servicing or repair.

ATARI shall have no liability or responsibility to a purchaser, customer, or any other person or entity with respect to any liability, loss, or damage caused directly or indirectly by computer programs sold by ATARI. This disclaimer includes but is not limited to any interruption of service, loss of business or anticipatory profits or consequential damages resulting from the use or operation of such computer programs.

REPAIR SERVICE

If your ATARI Personal Computer Product requires repair other than under warranty, please contact your local authorized ATARI Service Center for repair information.

IMPORTANT: If you ship your ATARI Personal Computer Product, package it securely and ship it, charges prepaid and insured, by parcel post or United Parcel Service.



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C017848 Rev. 1

PERSONAL FINANCIAL MANAGEMENT SYSTEM™

QUICK REFERENCE CARD

This is your ATARI® Quick Reference Card (Q-Card™) for the Personal Financial Management System™. Store this Q-Card near your computer so it will be available when you use your personal finance program.

The SYSTEM Menu

This is your starting and finishing point each time you work with your Personal Financial Management System. You access any module with which you want to work from the System Menu. Also, you **must** exit from the program through the System Menu.

The MAIN Menu

This is the first menu you see when you enter a module. From it you select the functions you want to perform. You also exit from a module through its Main Menu.

KEYWORDS

The keyword, shown in inverse video on the television screen, indicates the function you may want to perform. When making your selection, it is not always necessary to type the entire keyword. You only need to type enough of the keyword selection to make it unique from the other choices. For instance, selecting the module CHECKBOOK BALANCER requires you to type in only **BA** (you do not need to type BALANCER). Refer to the *Personal Financial Management System™ Instruction Manual* for additional information on keyword entries.

ERROR Messages

Errors are indicated by the sound of a low tone through your television speaker and a message at the bottom of the television screen.

FUNCTION KEYS

Function

Pressing **RETURN** tells the computer to accept and enter the data you typed.

The **START** key returns you to the Main Menu of the module in which you are working.

The **OPTION** key lets you bypass certain entries when you are in the EDIT format.

SELECT lets you search for data while you are in the Budget Analyzer and Budget Forecaster modules.

Pressing the **CAPS LOWR** key by itself puts the system into lowercase mode. Pressing the **CAPS LOWR** key with the **SHIFT** key puts the system into the uppercase mode.

The **SYSTEM RESET** key **should not be used**. When you press this key, anything on the screen you have not entered by pressing **RETURN** will be lost. The system will return to the beginning of the program and redisplay the System Menu if a Program diskette is in the drive.

Key

RETURN

START

OPTION

SELECT

CAPS LOWR

SYSTEM RESET

MODULES

Name	Format	Function
CREATE	FIRST NEXT	Prepares the first Data Diskette. Prepares all other Data Diskettes after the first.
	BACKUP	Lets you make copies of your Data Diskettes.
RECORD KEEPER	ENTER	Enter transactions into data files. DO NOT use this format to enter budget data. See <i>Budget Manager</i> .
	EDIT PRINT	Modify transactions entered into data files. Print information in data files to a printer or to the screen.
CHECKBOOK BALANCER	CHECKS	Clear checks from your files as they are cleared on your bank statement.
	DEPOSITS	Clear deposits from your files as they are cleared on your bank statement.
	AUTO	Clears automatic deductions from your files as they are cleared on your bank statements.
	SEE	Lets you review your statement balances and checkbook balances.
	OTHER	Lets you refer to information on another Data Diskette.
BUDGET MANAGER	ADD	Lets you add budget categories and sub-categories to your data files.
	MODIFY	Lets you modify budget categories and budget types.
	PLAN	Lets you plan your budget goals.
	LIST	Lets you list to a printer or to the screen your budget categories, types, and goals.
	COPY	Lets you copy the <i>current</i> budget information onto the <i>old</i> Data Diskette.

BUDGET ANALYZER

SINGLE	Compares a single month's expenses against your established goals.
MULTIPLE	Compares multiple months' expenses against your established goals.
PERCENT	Analyzes expenses in percentages in relation to the budget category, your income, and total expenses.

BUDGET FORECASTER

AVERAGE	Averages your previous expenses and spending habits and projects them into the months ahead.
TREND	A trend is established of your expenses and spending habits, then forecasted into the months ahead.
SEASON	Takes your expenses and spending habits for a seasonal period and forecasting them into the months ahead on a seasonal basis.

EXITING THE PERSONAL FINANCIAL MANAGEMENT PROGRAM

It is **IMPERATIVE** you follow exiting procedures when you are through working with your Personal Financial Management System.


1. Type **EXIT** to return to the System Menu from the Main Menu of the module you are in.
2. Type **EXIT** again to exit the program. A message prompt saying **END OF PERSONAL FINANCIAL MANAGEMENT SYSTEM-YOU MAY NOW TURN OFF THE MACHINE** appears.
3. Take the diskette out of the disk drive and place it in its white protective sleeve. Store in a safe place. Turn off your system.

HELP

For specific directions if a problem occurs with your Personal Financial Management System or your ATARI 800™ Personal Computer System, please refer to Section 10 of the manual.

DISKETTE HOLDER



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CO16349

DISKETTE HOLDER




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ATARI®

P.F.M.S.
SYSTEM DISKETTE I

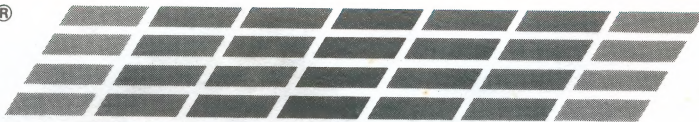
- Create
- Record Keeper
- Checkbook Balancer

Program © 1981, Atari, Inc

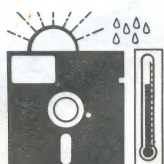
CX8113



ATARI®



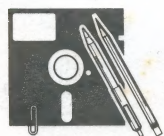
DISKETTE



- **Never** wet or wash a Diskette. Dust it with a soft brush if necessary. Compressed air in a spray can may also be used to blow dust away.
- Heat is one of your Diskettes' worst enemies. Never store a Diskette in direct sunlight. Keep it away from excessive heat in general.



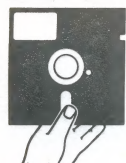
- **Never** BEND the Diskette. Handle your Diskettes with care, especially when loading or unloading them into the Disk Drive.



- **Never** attach paper clips to a Diskette.
- **Never** write on a Diskette or on the identification label of a Diskette with an erasable pencil or a ball-point pen. A fiber-tip pen is recommended for writing on the label.

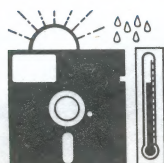


- Magnetic Fields are another of your Diskettes' worst enemies. A Diskette exposed to a magnetic field will lose data. Keep Diskette away from magnets and electrical equipment (even telephones).



- **Never** touch the Diskette itself where it is exposed through the small "windows" in its protective envelope. It is not necessary to turn a Diskette in its envelope, the Disk Drive will take care of that.

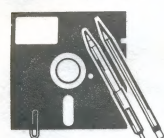




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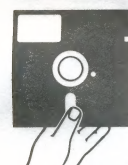
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